

How to personalize Microsoft Copilot

A detailed guide to consumer Copilot - covering free Copilot and Microsoft 365 Personal, Family and Premium.

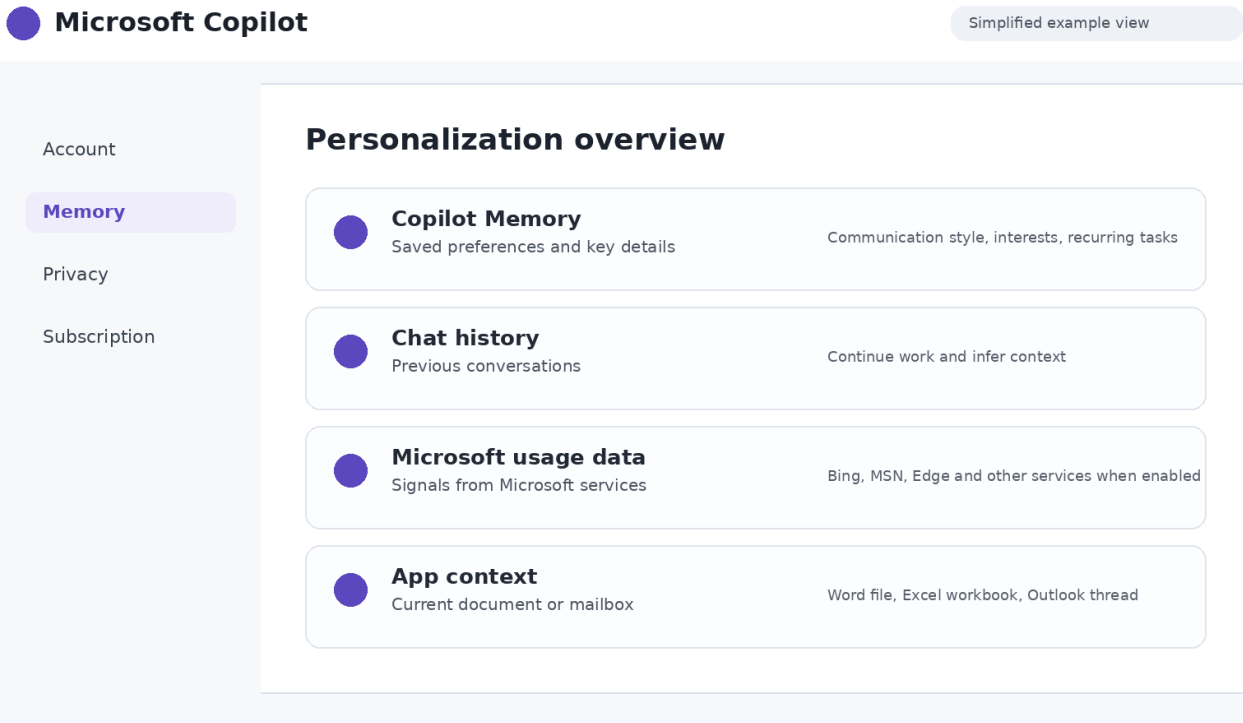


Figure 1: Simplified example view of the personalization areas.

Important note about the images: The illustrations show examples of where settings are located. They are not direct screenshots from your personal account. Labels and layout may differ depending on device, app version, country, account type, subscription and staged rollout.

As of: 6 August 2026 | English | Focus: personal consumer use

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2. Relevant consumer plans

For personal users, the relevant options are free Copilot and Microsoft 365 Personal, Family and Premium. Microsoft 365 Basic does not include advanced AI features. Copilot Pro is included only as a note for existing subscribers.

Plan and German price	Main scope	Personalization and best fit
Free Copilot EUR 0	Copilot Chat with limited usage; no paid Office-app Copilot entitlement.	Memory and personalization may be available depending on account and rollout. Suitable for occasional use.
Microsoft 365 Personal EUR 10/month or EUR 99/year	For 1 person, 1 TB OneDrive, desktop apps and 60 AI credits per month.	Higher Copilot usage and additional current-file context in Word, Excel, PowerPoint and Outlook.
Microsoft 365 Family EUR 13/month or EUR 129/year	For up to 6 people and up to 6 TB storage. AI benefits are only for the subscription owner.	Useful when apps and storage are shared with a family; it does not create additional AI entitlements for family members.
Microsoft 365 Premium EUR 22/month or EUR 219/year	Family benefits plus the highest Copilot limits, selected advanced AI features and agent tasks.	For intensive personal use. The basic memory logic is similar, but capacity and tools are substantially greater.

Important: Microsoft 365 Basic is a storage and web-app plan, not a plan with advanced Copilot features. Existing Copilot Pro subscriptions may still be retained in some cases; Microsoft 365 Premium bundles those AI capabilities with Microsoft 365. Work and school plans are outside this comparison.

1. Quick start and menu path

For consumer Copilot, the main controls are under Profile > Memory. This is separate from Microsoft 365 Copilot for work or school, where administrators may restrict features.

- 1. Open Copilot on copilot.com or in the app and sign in.
- 2. Open your profile icon and then your profile name.
- 3. Select Memory.
- 4. Review Personalization and memory and Microsoft usage data separately.
- 5. Check training and advertising settings separately under privacy controls.

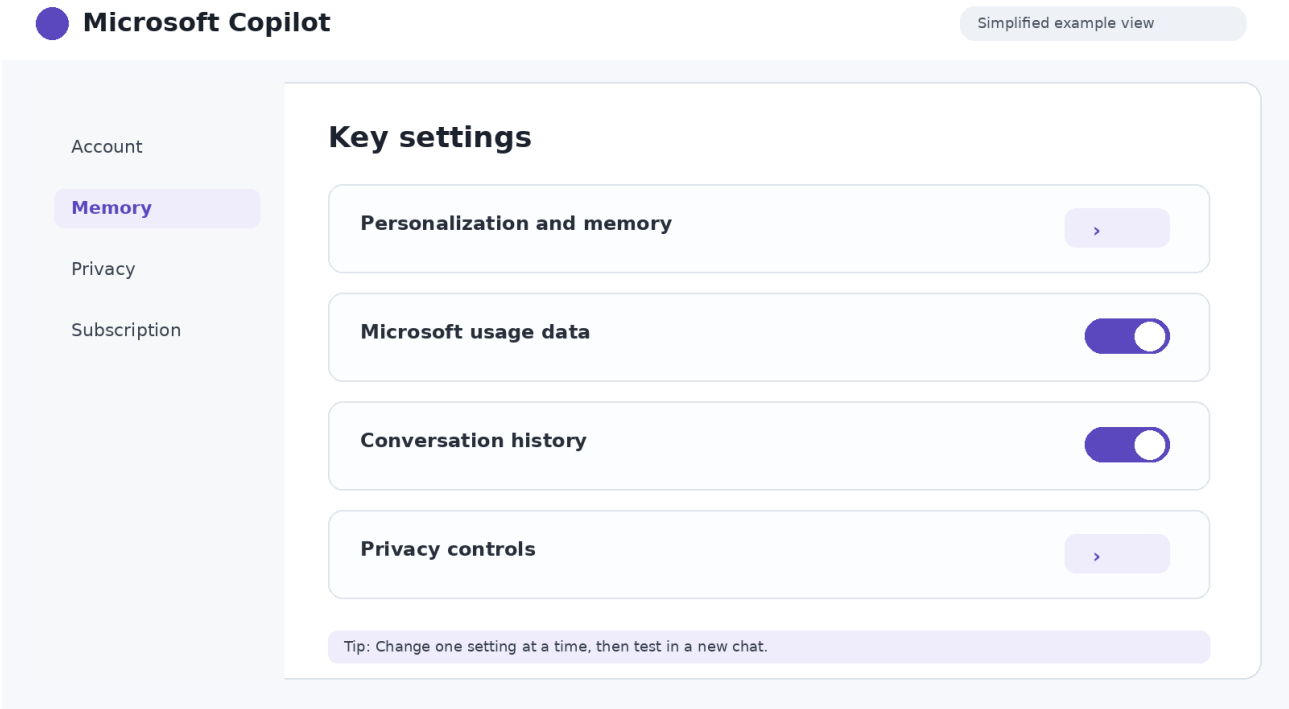


Figure 2: Simplified example view of key settings.

3. Personalization layers

Layer	Controls	Example
Copilot Memory	Saved preferences and key details	Communication style, interests, recurring tasks
Chat history	Previous conversations	Continue work and infer context
Microsoft usage data	Signals from Microsoft services	Bing, MSN, Edge and other services when enabled
App context	Current document or mailbox	Word file, Excel workbook, Outlook thread

4. Settings in detail

Personalization and memory

When enabled, consumer Copilot can store useful details from conversations. This is separate from the visible conversation history.

- Web/Windows/macOS path: Profile > profile name > Memory > Personalization and memory.
- Mobile: Menu > Profile > Memory.
- Review: “What do you know about me?”
- Delete individual memories or turn personalization off.
- Visible history can remain even when personalization is disabled.

Microsoft usage data

This is a separate switch. When available and enabled, Copilot may use additional signals from Microsoft products to personalize responses. Decide deliberately whether you want this broader context.

- Do not confuse it with Copilot Memory.
- Typical path: Profile > Memory > Microsoft usage data.
- Consider turning it off on shared or sensitive accounts.
- Test the result in a new chat after changes.

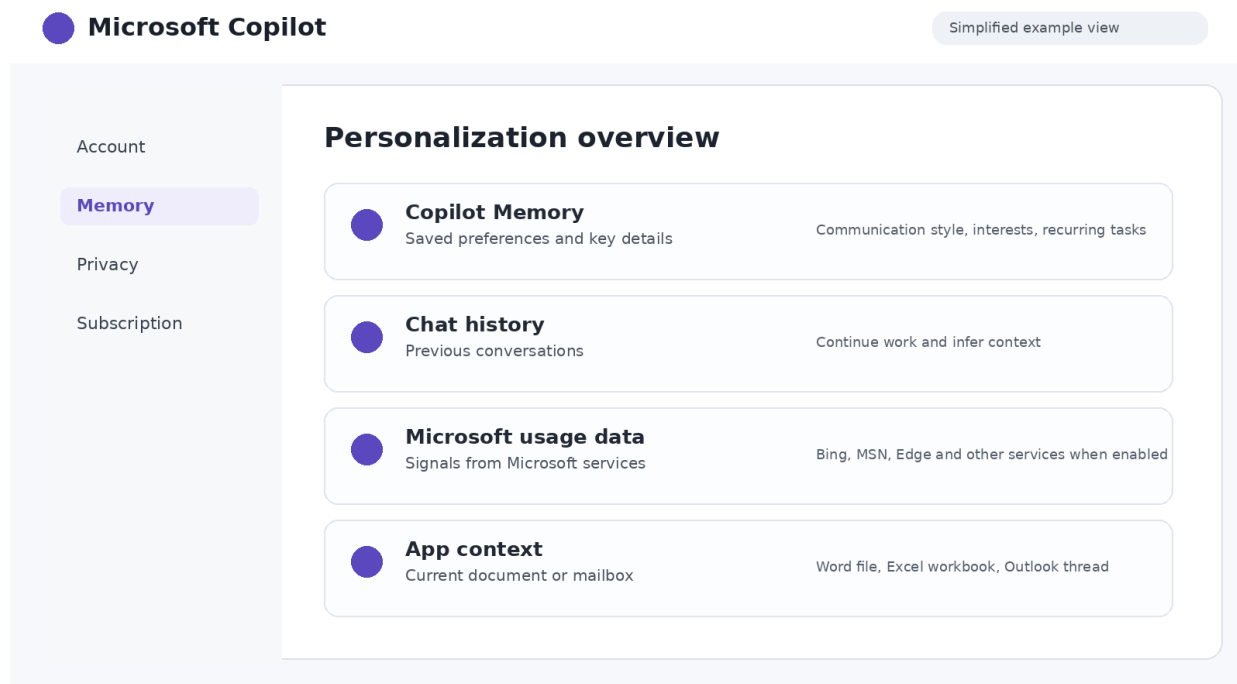


Figure 3: Personalization layers should complement each other.

4. Settings in detail - continued

Copilot in Microsoft 365 Personal

In Word, Excel, PowerPoint, Outlook and OneNote, Copilot also works with the open content. This app context is not necessarily a permanent memory; it is tied to the current file or conversation.

- Word: draft, rewrite and summarize.
- Excel: analyse data, create formulas and explain results.
- PowerPoint: create slides from source material.
- Outlook: summarize threads and draft messages.
- Consumer AI benefits apply only to the subscription owner.

Work or school accounts are different

Microsoft 365 Copilot with an Entra account is a separate environment. Custom instructions, Memory and temporary chats may be available, but organisational policies and retention rules take priority.

- Always check whether the account is personal or work/school.
- Business data remains in the organisational context.
- Admins can control Memory, models and data access.
- Do not transfer consumer instructions to a company account without review.

5. Privacy, deletion and control

Personalization is useful but should be managed deliberately. Chat history, Memory, connected services and model improvement are separate areas and may need to be changed individually.

Control	Effect
Personalization/Memory	Controls whether Copilot uses learned preferences in future responses.
Microsoft usage data	Allows additional context from selected Microsoft services.
Model training	Text and voice inputs may have separate controls; review both.
Personalized advertising	A separate advertising control, not the same as Memory.

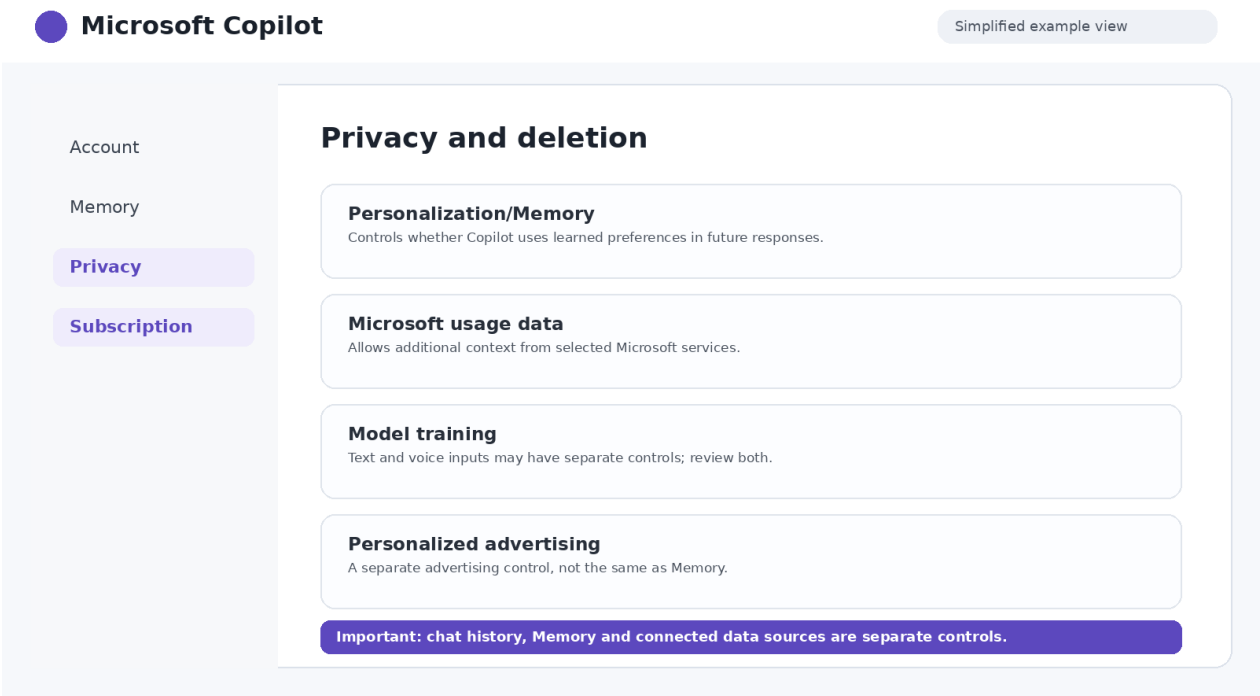


Figure 4: Simplified example view of privacy and deletion controls.

Do not store passwords, credentials, complete medical records or confidential company information as persistent personalization.

Reply in English by default. Explain technical topics for ordinary users. Start with a brief orientation and then use numbered steps with exact menu paths. Clearly distinguish consumer Copilot, Microsoft 365 Personal/Premium and Microsoft 365 Copilot for work or school. Flag account-specific functions, staged rollouts and possible administrator restrictions. Do not use emojis in factual answers.

- Start a new chat.
- Ask a short factual question.
- Request a step-by-step guide.
- Ask for a comparison or table.
- Check whether language, structure and detail level match your preference.



7. Troubleshooting, checklist and sources

Common problems

- Memory missing: check sign-in and account type; the feature may be rolling out gradually.
- Copilot does not remember: enable personalization and test in a new chat.
- Copilot is missing in an Office app: check subscription owner, licence, app version and sign-in.
- Work account behaves differently: consider administrator policies and the Entra environment.
- Deletion was incomplete: remove chat history and saved memory separately.

Quick checklist

- Correct account type confirmed
- Relevant consumer plan checked
- Global instructions are short and non-conflicting
- Memory and chat history reviewed separately
- Connected apps/data sources selected deliberately
- Privacy and model improvement settings reviewed
- Changes tested in a new chat

Official sources

<https://www.microsoft.com/de-de/microsoft-365/buy/compare-all-microsoft-365-products>

<https://support.microsoft.com/en-us/Microsoft-365-Copilot/ai-credits-and-limits-for-microsoft-365-subscriptions>

<https://support.microsoft.com/en-us/microsoft-copilot/microsoft-copilot-privacy-controls>

<https://support.microsoft.com/en-us/microsoft-365-copilot/personalize-what-microsoft-365-copilot-remembers>

<https://support.microsoft.com/en-us/microsoft-365-copilot/customize-how-microsoft-365-copilot-responds-to-you>

<https://support.microsoft.com/en-us/office/introducing-microsoft-365-premium>

Plans, prices, model names and rollouts can change at short notice. The display in your own account and the current official product page are authoritative.