

Microsoft Copilot Cowork

Pricing Guide for Business Leaders [2026]

Everything your team needs to budget, govern, and get maximum ROI from Cowork — starting today.

What is Copilot Cowork?

Cowork is Microsoft's agentic AI layer inside M365. Unlike standard Copilot Chat, it executes complex, multi-step tasks end-to-end across Outlook, Teams, Word, Excel, and SharePoint — with human-in-the-loop checkpoints. Generally Available worldwide June 16, 2026.

Requirements to Access

- Microsoft 365 Copilot License**
Required add-on (~\$30/user/month on E3/E5/Business Premium)
- Usage-Based Billing Enabled**
Admin must configure credit billing in M365 Admin Center
- Azure Subscription**
Required to link PAYG credit meter (or use prepaid credits)

Two Billing Models

Pay-As-You-Go (PAYG) \$0.01 / Copilot Credit

Billed via Azure subscription. No upfront commitment. Best for piloting and understanding usage patterns before committing.

Prepaid Reservation (P3) \$0.008 / credit (~20% off)

Annual commitment at tiered discounts. Hard spending caps available. Best once you know your usage patterns (60–90 days of PAYG data).

Credit Consumption by Task Type

Light ~125 credits
~\$1.25/prompt Quick drafts, lookups, summaries

Medium ~500 credits
~\$5.00/prompt Meeting prep, research, email chains

Heavy ~2,500 credits
~\$25.00/prompt Board decks, multi-tool workflows, deep research

Persona-Based Usage Estimates

Persona	Light	Med	Heavy
Corporate Knowledge Workers	22/mo	11/mo	5/mo
Customer-Facing Workers	17/mo	13/mo	5/mo
Technical Workers	12/mo	9/mo	14/mo
Managers & Senior Leaders	13/mo	6/mo	3/mo

Prompts/user/month from Microsoft Frontier data (May 27, 2026)

Admin Cost Controls (M365 Admin Center)

Set Billing Policy

Link Azure subscription, scope to user groups, set region

Define Budget + Limits

Monthly caps with email alerts at 50/80/100% thresholds

Per-Agent Hard Caps

In Power Platform Admin Center: auto-stop agent at limit

Usage Analytics

Monitor credit consumption per user/group in real time

Frontier → GA Transition (14 Days)

- Build high-value skills now**
Free usage ends June 16 — build your recurring workflows as skills while it's free
- Set up billing by June 30**
Configure PAYG billing in M365 Admin Center before Frontier access ends
- Start PAYG, move to prepaid**
Run 60–90 days of real usage, then size a prepaid reservation for the discount
- Partner with Avantiico**
Get governance, skill-building, and budget modeling done right the first time

Why Work with Avantiico

- Microsoft 365 certified partner — deep Copilot licensing expertise
- Billing setup, governance frameworks, and credit optimization
- Skill-building workshops to maximize ROI from every credit
- Cost modeling + migration support from Frontier to production