

Copilot Credits: control the cost before advanced AI goes live

Microsoft says usage-based billing "will begin to roll out in Copilot in Q4 CY2026". Everyday Copilot stays in the per-user licence. Advanced capabilities consume Copilot Credits from a pool shared across the tenant. The controls are spending policies in the Microsoft 365 admin centre.

At a glance

Price	\$0.01 per Copilot Credit on pay-as-you-go (USD list, subject to change)
Pre-purchase	One-year Pre-Purchase Plan (P3), pay upfront, unused credits expire, discounts from 300,000 credits
Services on credits	Cowork, advanced work in SharePoint, advanced work in OneDrive, Work IQ API, Copilot Managed Runtime, Teams Phone Agent
Default to watch	Auto-apply new services is enabled by default for spending policies
Pool	Credits are pooled at tenant level across all credit-based services

Set it up safely

1

See where you are today

Review the Overview and Consumption tabs.

WHERE M365 admin centre > Copilot > Cost management

2

Check every existing policy's auto-apply setting

Turn it off wherever new services should be reviewed before they're covered.

3

Pilot with a scoped spending policy

Scope it to a security group, with per-user limits and alerts.

WHERE Cost management > Add spending policy

4

Connect billing deliberately

An Azure subscription for pay-as-you-go, or a P3 pre-purchase if you can forecast usage.

5

Give finance read-only access

Microsoft supports reader-based roles for consumption reports.



6

Model the cost first

Use Microsoft's Copilot Credit Estimator before you widen access.

WHERE aka.ms/CopilotCreditPlanningModel

7

Tell users how to see their usage

In Copilot in SharePoint, prompting /cost shows what a task used.

Watch out for

- Auto-apply is on by default, so an old policy can quietly start covering new AI services.
- One runaway workload drains the shared pool for everyone.
- Prices are USD list prices and "subject to change". Check UK pricing with your licensing partner.

Checklist

- | | |
|---|---|
| ☐ Consumption reviewed | ☐ Auto-apply checked on every policy |
| ☐ Pilot policy scoped to a group | ☐ Limits and alerts set |
| ☐ Billing method chosen | ☐ Cost modelled with the estimator |

Sources

1. Usage-based billing with Copilot Credits - learn.microsoft.com/en-us/microsoft-365/copilot/usage-based-billing-overview-copilot-credits
2. Copilot Credits Licensing Guide, October 2026 - aka.ms/CopilotCredits/LicensingGuide
3. MC1479276 summary - pupuweb.com/mc1479276-microsoft-copilot-evolving-the-copilot-pricing-model-and-new-finops-capabilities-for-ai/

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