

Word, Excel & Microsoft 365 | Easy | 2 min read

Microsoft 365 licences explained simply: home or business?

Microsoft sells Office in several ways, and the names can be confusing. The right choice matters, because using the wrong one can leave you without Teams, email or support, or break the licence terms. Prices change often, so check Microsoft's website for the current ones.

The two main families

Microsoft 365 for home. The **Personal** plan is for one person and the **Family** plan is for up to six people in a household. These are for personal, non-commercial use. They include the desktop apps such as Word, Excel and PowerPoint, plus OneDrive storage.

Microsoft 365 for business. These are paid for per user, per month, or per year, and are managed by a business administrator. Common ones are:

- **Business Basic:** online and mobile apps, business email, Teams and storage. The full desktop apps are not included.
- **Business Standard:** everything in Basic, plus the full desktop apps.
- **Business Premium:** everything in Standard, plus extra security and device management.
- **Apps for business:** the desktop apps and OneDrive, but no business email.

One-off purchase

Some versions, such as **Office Home & Business 2024**, are bought once and do not receive new features. They can be fine for one person with simple needs, but they do not include Teams for business or ongoing cloud features.

Which do I need?

- Running a business with staff and email on your own domain? Use a business plan, usually Standard or Premium.
- Home use only? Personal or Family is fine.

Do not mix them

Your sign-in decides what you can do. A work email address uses the business licence. A personal address, such as one ending @outlook.com, uses a personal one. To see which you are signed in with, open any Office app and click **File**, then **Account**.

Good to know

- If a subscription ends, files stay yours, but apps become read-only.
- Never buy cheap keys from unknown websites. They can stop working.

When to get more help

If you are choosing or changing plans, or you are unsure what you are paying for, contact us for an independent view.

Still stuck? Email admin@visiontech336.com and tell us what you can see on the screen. Menus and button names can differ slightly between versions and makes. If something does not match, stop and ask rather than guess. Please never send passwords or card details.