

## FIRST QUESTION: IS IT ACTUALLY A SKILL?

Use **personalization** or the **Rules sheet** for standing preferences Copilot should apply on its own: formatting conventions, number formats, naming. You never invoke these.

Use **a skill** for a named task you call up that produces a deliverable: a variance write-up, a deal screen, a model check. You invoke it by name.

The tell: "always, without me asking" is a rule. "When I ask for this task, do it this way" is a skill.

## TURN ONE ON AND USE IT

Built-in finance skills ship with Copilot (needs a Microsoft 365 Copilot license).

1. Manage them: Copilot pane, `Settings (...) > Manage skills`. Toggle each on or off.
2. Call one: type an **@mention** like **@unit-economics**, or pick it from `Add work content > All Skills`.
3. Off is not gone: a toggled-off skill still runs when you @mention it. Turning it off just stops the automatic use.

## BUILD YOUR OWN

1. `Settings (...) > Manage skills > Custom skills`
2. Create **OneDrive folder**, then **Open skills folder**.
3. Add one subfolder per skill, each holding a **SKILL.md** file.
4. The folder name must match the skill's **name**, or Copilot ignores it.
5. Click **Refresh** after you add or rename. To hide a skill, rename its folder so it no longer matches.

## ANATOMY OF A SKILL.MD

```
---
name: variance-commentary
description: Use when I ask for a
  monthly variance analysis on a P&L.
---

# Monthly variance commentary
# your instructions, any structure:
- Compare actuals to budget and prior.
- Flag lines over $10k or 5%.
- One sentence each, ranked by impact.
```

Frontmatter (**name** + **description**) is required. The description is what tells Copilot when to reach for the skill, so write it like a trigger.

## WRITE A SKILL THAT WORKS

- **Describe the trigger.** Start the description with "Use when I ask for..." so Copilot knows when to pull it in.
- **One skill, one job.** A tight skill beats a kitchen-sink one.
- **Spell out the output.** Name the structure, order, and format you want back.
- **Bake in judgment.** Put your thresholds and rules in writing (flag variances over \$10k or 5%).
- **Say what not to do.** "No filler, no 'various factors'" keeps it sharp.
- **Point to the data,** not the numbers. Tell it where to look and let it read the sheet.
- **Test on a real file,** then tighten the wording wherever it drifts.

## GOOD TO KNOW

- **Open standard.** SKILL.md follows the Agent Skills spec (agentskills.io). The skill you write here is portable thinking that carries to other AI tools.
- **Availability.** Built-in finance skills are generally available across Excel on the web, Windows, and Mac. Custom skills rolled out to general availability through mid-2026; check the Insiders channel if you don't see the tab.
- **Connectors.** Some finance skills (comps, deal screening) pull outside market data through paid connectors like FactSet or PitchBook. Skills that read your own sheet (unit economics, a model check) need none.
- **Traceability.** Copilot can plan its changes before acting, and its edits are attributed in the Show Changes pane, so you can see exactly what it touched.