

Lab 094: Copilot Governance and FinOps: AI Controls, Policies, Budgets, and AI Credits
Level: L300 Journey: enterprise Time: ~90 min Cost: Free simulation; paid organization path
info "Free-first design" Complete the guided exercise with Copilot Free or the included
simulation. Paid features are optional and explicitly labeled.
tip "AI Credit impact" Low for guided work; medium/high for agentic or repeated runs.
Prefer automatic model selection, plan before acting, keep context focused, and avoid
unnecessary parallel sessions.

What You'll Learn

Map Copilot policies and AI Controls Design content exclusion, auditing, and
troubleshooting Estimate usage in AI Credits without inventing quotas Create layered
budgets and threshold playbooks

GH-300 alignment

Data and architecture (10?15%) · Privacy and safeguards (10?15%). This mapping follows the
GH-300 curriculum snapshot dated 2026-08-07. The official outline may retain older product
wording such as "Copilot Edits?"; this lab teaches the current product experience and calls
out that difference.

Concept Map

[diagram or code sample]

Hands-on Exercise

Step 1: Free simulation: policy matrix

For each persona, decide whether completions, chat, CLI, MCP, cloud agent, code review, and
third-party agents are allowed. Note that enterprise controls do not govern local VS Code
agents in the same way.

Step 2: Free simulation: credit estimator

Classify workloads as low, medium, or high. Estimate input tokens × input price + output
tokens × output price, then divide USD by 0.01 to express AI Credits. Use current plan docs
for real prices.

Step 3: Design layered budgets

Allocate an enterprise pool, organization guardrails, team alerts, and user guidance.
Define actions at 50%, 75%, 90%, and 100%, including investigation before restriction.

Step 4: Optional paid path

In an authorized enterprise, reproduce the matrix in AI Controls, configure audit retention
and an MCP allowlist, then compare actual usage with the simulation.

Complete Free Governance Simulation

Policy Matrix

Persona | CLI | MCP | Cloud agent | Code review | Decision | :|---:|---:|---:|---| Student
| Allow | User-approved local servers | Simulate | Allow if repository enables it |
Free-first learning | Developer | Allow | Registry allowlist | Selected repositories |
Allow | Standard engineering | Contractor | Conditional | Block unknown servers | Block |
Allow read-only | Restricted data boundary | Platform admin | Allow | Manage allowlist |
Selected organizations | Allow | Audited administration |

AI Credit Estimator

Use this transparent scenario:

Workload | Input tokens | Output tokens | Input price / 1M | Output price / 1M | Estimated
USD | AI Credits | :|---:|---:|---:|---:| Focused chat | 8,000 | 1,000 | \$1.00 | \$4.00
| \$0.012 | 1.2 | Repository plan | 60,000 | 4,000 | \$1.00 | \$4.00 | \$0.076 | 7.6 | Agent
session | 250,000 | 20,000 | \$1.00 | \$4.00 | \$0.330 | 33.0 |

Formula: USD = input_tokens / 1,000,000 × input_price + output_tokens / 1,000,000 ×

output_price; AI Credits = USD / 0.01.

These prices are illustrative inputs for the exercise, not a promise of current model pricing. Replace them with the official billing table before a real budget decision.

Supporting kit

The site build generates stable PDF and ZIP downloads. The ZIP contains the lab guide and every supporting file declared for this lab.

[Download generated PDF](#) [Download generated ZIP](#)

Supporting file: [budget_playbook.md](#)

AI budget playbook

1. Define the monthly AI Credit cap and owner. 2. Measure usage by team and workflow. 3. Alert at 50%, 75%, and 90% of the cap. 4. Review premium model and repeated agent usage before raising the cap.

Supporting file: [metrics_mock.csv](#)

team,accepted_suggestions,active_users,period alpha,124,18,2026-10 beta,98,15,2026-10

Supporting file: [metrics_mock.json](#)

```
{ "period": "2026-10", "teams": [ { "name": "alpha", "accepted_suggestions": 124 } ] }
```

Supporting file: [policy_checklist.csv](#)

policy,owner,evidence,status model access,platform,approved model list,review
budget,finops,monthly cap,ready