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FREE TUTORIAL

Teams already writes your meeting transcript for free, and your own AI key summarizes it for about five cents

We could not verify what TeamsMaestro charges, so we won't guess. Most Microsoft 365 business plans already produce a full meeting transcript at no extra cost, and pasting it into Claude or ChatGPT on your own API key turns it into usable notes for a few cents per meeting.

WHAT THIS ADDS

In an AI notes subscription, the transcript costs you nothing and the summary costs pennies. By our math, an hour-long meeting summarized on your own Claude key runs about five cents, so twenty client meetings a month is roughly a dollar. A paid notes tool earns its fee only if the auto-joining bot and filing save you more time than five minutes of copy and paste per meeting.

What you will have at the end, and what you need first

By the end you will have a repeatable way to turn any Teams meeting into a short set of notes: a summary, decisions, action items, and every price or date someone said out loud, quoted exactly. It takes about five minutes per meeting once it is set up, and it costs a few cents.

First, the question you probably searched. We have not been able to verify current pricing for a tool called TeamsMaestro, so we are not going to quote one. If you are weighing it or any other AI notes app, open its pricing page and look for three things before calling it free. Is there a monthly cap on minutes or meetings? Does a bot join your calls as a visible participant? How long does the vendor keep your recordings, and can you delete them? 'Free' on these tools usually means a limited number of meetings per month, then a per-seat subscription.

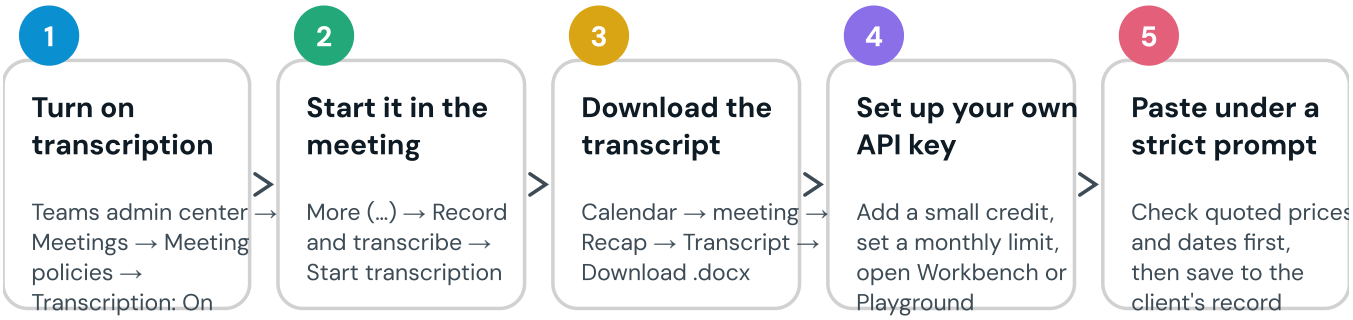
Here is the part most comparison pages skip. The expensive-sounding piece, the transcript, is something Teams already does on most business plans. The AI summary on top is the cheap piece. You can do both yourself today.

What you need before starting:

- A Microsoft 365 business plan that includes Teams meetings. If you open the *More* (...) menu during a meeting and see *Record and transcribe*, you have what you need. The free personal version of Teams does not give you the same controls.
- Admin access to your Microsoft 365 account, or the person who has it. For a one-to-five person business that is usually you.

- A credit card to put a small prepaid balance on an Anthropic (Claude) or OpenAI (ChatGPT) API account.
- Fifteen minutes for the one-time setup.

You do not need Teams Premium or Microsoft 365 Copilot. Those add-ons include Microsoft's own AI recap. They are a reasonable choice if you would rather pay a per-user fee and never copy and paste, but they are not required for anything below.



The five steps from a Teams call to saved meeting notes

Step 1: Switch transcription on for your account

Many tenants have transcription turned off by default. Check it once and you never think about it again.

1. Go to the Teams admin center at *admin.teams.microsoft.com* and sign in with your admin account.
2. In the left menu, click **Meetings**, then **Meeting policies**.
3. Click the policy your account uses. If you have never touched this, it is **Global (Org-wide default)**.
4. Scroll to the **Recording & transcription** section.
5. Set **Transcription** to **On**. Leave meeting recording on or off as you prefer. You do not need video recording for this to work.
6. Click **Save**.

Policy changes can take a few hours to reach your account, so do this the day before you need it, not five minutes before a client call.

Step 2: Start transcription when the meeting begins

Join the meeting as you normally would. Then:

1. Click **More** (the … button) in the meeting toolbar.
2. Choose **Record and transcribe**, then **Start transcription**.
3. If Teams asks which language is being spoken, pick it. A wrong language here produces nonsense, not a slightly worse transcript.

Teams shows every participant a banner saying the meeting is being transcribed. Say it out loud as well: 'I'm running a transcript so I don't miss anything you tell me.' Clients rarely mind, and recording-consent rules vary by state and country, so the spoken notice is the habit worth having.

Two things make the transcript, and everything after it, much better. Ask people to use their real names on screen, because the transcript labels each line with the display name. And if a client dials in from a shared conference-room laptop, say their name when they first speak so you can fix the label later.

Step 3: Download the transcript as a Word file

After the meeting ends, give Teams a few minutes to process. Then:

1. Open Teams and go to **Calendar**, or open the meeting's chat.
2. Click the meeting, then the **Recap** tab.
3. Select **Transcript**.
4. Click **Download** and choose the **.docx** option rather than .vtt.

Why .docx: the .vtt file wraps every line in timestamps. That is useful for video captions and useless for notes. It also inflates the length you pay to process by a noticeable margin. Open the Word file, select all, and copy. That is the whole input for the next step.

Only the organizer, and people the organizer allows, can download the transcript. If you were invited to someone else's meeting, you may see it but not be able to download it. More on that in the troubleshooting section.

Step 4: Get your own Claude or ChatGPT API key and set a spending cap

You could paste the transcript into the free chat version of ChatGPT or Claude, and for an occasional meeting that is fine. The reason to use the API instead is control. You pay only for what you use, you set a hard monthly limit, and both Anthropic and OpenAI say API inputs are not used to train their models by default. That matters when a transcript contains a client's budget or medical history.

For Claude:

1. Go to *console.anthropic.com*. Anthropic may redirect you to a newer address, which is fine. Create an account.
2. Open **Billing** and add a small prepaid credit. Five dollars covers dozens of meetings at the rates below.
3. Under **Limits**, set a monthly spend limit you are comfortable with.
4. Open the **Workbench**. This is a plain text box that runs on your account. You do not need to write code or even copy the key anywhere.

For ChatGPT: the same steps at *platform.openai.com*. Add credit under **Settings** → **Billing**, set a usage limit, then use the **Playground** instead of the Workbench.

If you already pay for a tool that runs AI on your own key, use that instead. It is the same key and the same per-meeting cost. We covered how the per-use math works in more detail in what a wedding vendor's AI assistant costs per couple.

Step 5: Paste the transcript under a prompt that forbids guessing

The prompt does most of the work. A vague prompt like 'summarize this meeting' gets you a vague paragraph that sounds confident and quietly rounds off the numbers. Paste this into the Workbench or

Playground, replace the bracketed parts, and put the transcript underneath:

> You are writing meeting notes for [your business, e.g. a kitchen remodeling contractor]. Use only what is in the transcript below. If something is unclear or nobody said it, write 'not stated'. Do not guess. Produce:
> 1. A summary in three lines.
> 2. Decisions that were actually agreed.
> 3. Action items as 'Who – what – by when'. Include a date only if one was said.
> 4. Every price, quantity, measurement and date mentioned, quoted exactly, with the speaker's name.
> 5. Open questions nobody answered.
> Do not add advice or next steps of your own.
>
> TRANSCRIPT:
> [paste here]

Section 4 is the one to read first, every time. Say a client told a contractor named Dana, 'I can stretch to forty-two, maybe forty-five if the island is included.' The AI should quote that sentence, not write 'budget around $45k'. Check section 4 against the transcript before any of it goes into a quote. The same rule applies to notes as to AI proposals: let it write the scope, never the price.

Then save the notes where you will find them again: the client's record in your CRM, the job folder, or an email to yourself with the client's name in the subject line. A summary that lives in a Workbench tab is gone next week. If your CRM runs AI on your own key, as Fynl does, you can keep the prompt and the notes next to the client's contact record. A shared folder works just as well.

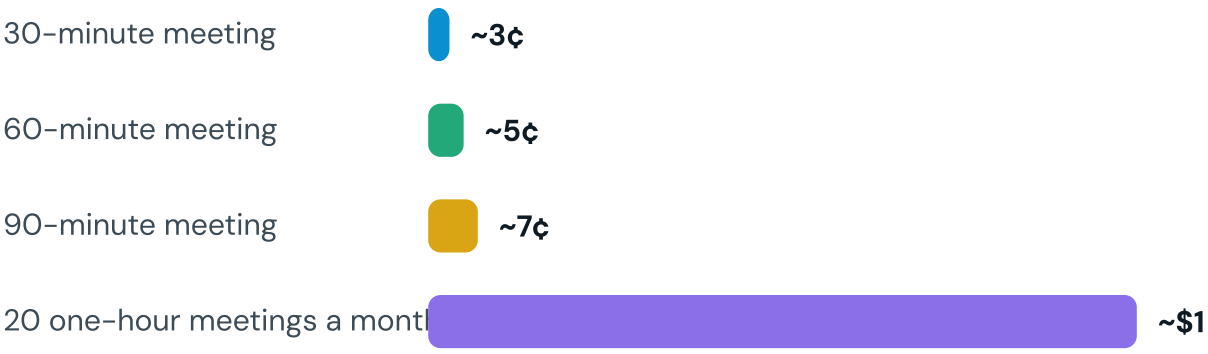
What this actually costs per meeting

People speak at roughly 130 to 150 words a minute, so an hour-long meeting produces around 9,000 words of transcript. That is roughly 12,000 tokens, the unit the AI companies bill by. The notes that come back are typically under 1,000 tokens.

At Anthropic's listed rate for its mid-tier Sonnet model, $3 per million input tokens and $15 per million output tokens, an hour costs about 3.6 cents to read and about 1.5 cents to write. That is roughly **five cents per hour of meeting**. A business with twenty one-hour client meetings a month spends about a dollar. OpenAI's smaller models are cheaper still. Rates change, so check the pricing pages linked below and redo the math with the current figure: words ÷ 0.75 = tokens, then tokens × price per million ÷ 1,000,000.

To see your own number, open your API account's usage page after a week. It shows spend per day. Divide by the number of meetings you ran.

So what are you paying a notes subscription for? Mainly convenience. A bot joins automatically, notes appear without you lifting a finger, and they get filed somewhere searchable. That has real value if you run six calls a day. If you run four calls a week, five minutes of copy and paste per meeting probably beats a per-seat monthly fee.



Estimated cost to summarize one meeting on your own Claude Sonnet key, at $3 per million input and $15 per million output tokens (our calculation; recheck current rates)

If it does not work

'Record and transcribe' is missing or greyed out

This is the most common failure, and it is almost always one of three things.

- **The policy has not reached your account yet.** Changes from Step 1 can take hours. Sign out of Teams completely, sign back in, and try again the next day.
- **You are a guest in someone else's meeting.** If a client's company organized the call, their admin's policy applies, not yours. Ask the organizer to start transcription, or send your own invite next time.
- **Your plan does not include it.** The free personal Teams app and some older or stripped-down licenses lack the option. Check your license in the Microsoft 365 admin center under **Billing → Your products**.

The notes are wrong, or names are mixed up

- **Speakers labeled 'Unknown' or a room name:** fix the labels in the Word file before pasting. Use find and replace on 'Conference Room B' with the client's name. The AI cannot know who was sitting at the shared laptop.
- **Made-up action items or dates:** your prompt is missing the 'use only what is in the transcript' and 'write not stated' lines, or you trimmed them. Put them back. They are what stop it filling gaps.
- **Very long meetings get vague at the end:** for anything over about two hours, split the transcript in half, run each half separately, then ask for a combined summary of the two sets of notes.

DO THIS

Turn on Teams transcription today, run your next client call with it, and paste the .docx into Claude or ChatGPT on your own key using the no-guessing prompt above. Only pay for a notes subscription if, after a month, the five minutes per meeting is clearly costing you more than the fee.

Sources

- Microsoft Learn: Configure transcription and captions for Teams meetings — https://learn.microsoft.com/en-us/microsoftteams/meeting-transcription-captions
- Microsoft Support: View live transcription in Microsoft Teams meetings — https://support.microsoft.com/en-us/office/view-live-transcription-in-microsoft-teams-meetings-dc1a8f23-2e20-4684-885e-2152e06a4a8b
- Anthropic API pricing — https://www.anthropic.com/pricing
- OpenAI API pricing — https://openai.com/api/pricing/