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Understanding Win10's MS and local accounts

By Tracey Capen on December 21, 2016 in [Top Story](#), [Windows 10](#)

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For years, a basic tenet of computing security has been to set up two accounts on all Windows systems; one an administrator-level account that provides full rights to a system and system management, and the other a *standard* user account that has fewer privileges.

In Windows 10, you can still set up a second "standard" account for better security (limiting what malware might do on your system), but the operating system's use of MS and local accounts makes the process more complicated. Here's how it works.

Using a local account for better security

With Windows 10, the best-practice of creating an account with fewer privileges seems to be nearly forgotten — mostly due to Microsoft's push to have all Win10 users signing in with a MS account. But setting up a *local/standard* account can both help thwart malware and give you a bit more privacy from Microsoft.

Before I show how to set up a local account, it's important to understand the difference between account *types*. More specifically, you should keep in mind that both Microsoft and *local* accounts can be set up as either "administrator" or "standard."

There are, of course, numerous pros and cons to each type/combination of account; an MS Community [thread](#) gives a relatively accurate summary and links to more information. In brief, a local account gives you more privacy but less convenience; an MS account gives you one-point sign in for both OS and some applications, but there's also some potential loss of privacy — and security.

Security is a prime example of the give and take with Windows 10. A Microsoft account can use the same username (email address) and password for virtually everything: signing in to the OS, signing in to your online Microsoft services (email, cloud storage, etc.), and syncing settings between personal Win10 devices. However, if someone acquires your credentials, you're essentially giving them keys to your kingdom.

On the other hand, if you forget your password, a MS account can give you the opportunity to recover it via an online reset. With a local account, you have to use another process, described below. For more information on MS accounts, see the [online FAQ](#). That site also has a link to the online [Account support page](#), where you can manage your account settings.

Changing a MS account sign-in to a local sign-in: One way to create a local account is to switch you current MS account. Instead of using your MS account credentials, you use a local username and password every time you start Windows. However, this process has some important limitations I'll note below.

For now, click *Start/Settings/Accounts/Your info*. Next, click the link: "Sign in with a local account instead" and then run through the following screens, adding the information requested. Again, as the windows state, you're actually **switching** your current account to a local sign-in.

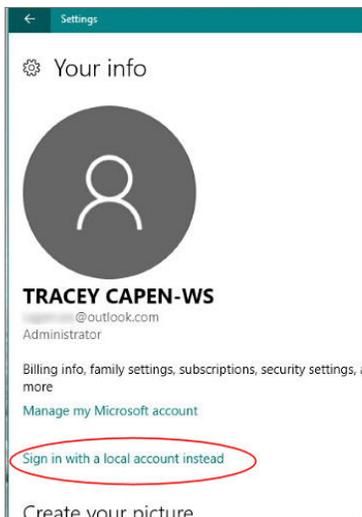


Figure 1. Start the change to a local account in the *Your info* window.



Figure 2. Verifying your current password



Figure 3. Add a new username plus password and hint.

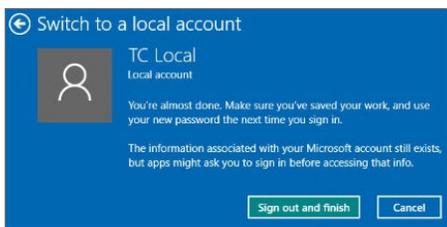


Figure 4. The final step in changing to a new local account.

Take seriously the warning to close any open work. After clicking "Finish," your current MS account closes and you're return to the main sign-in screen, with your now local account highlighted. One surprise: I use a PIN to make signing in to my local machine quick. When the lock screen appeared, the option for PIN sign-in was displayed, and I could use the same PIN number for the new local account I've been using for the MS account. (That fact was noted in the fine print.)

Once signed in to the local account, you'll have the same screen and data/application access you had before — for everything that's local. Before you can access new MS-based email and Web-based OneDrive documents, you'll have to separately sign in to the correct MS account.

By default, the new local account is set up as the same status as the original MS account — in my case, administrator level.

To repeat, you *don't* have two separate accounts. You've simply told Win10 to let you always sign in as a local-account user. There is not a separate MS account on your machine that you can switch over to. To have that, as with previous Windows versions, you must **create a completely new account** on the machine. (Also, to return the current local account to an MS account, you must run through the above process again, though this time using the *Sign in with a Microsoft account* instead.)

To change the current local account to a different type — i.e., change it to "standard" — you must go back to the classic Windows method. Open *Control Panel > User Accounts* and click the "Change your account type" link.

Create a separate local user account: If you try to set up a new user account in Control Panel, the links simply bounce you back to *Settings/Accounts/Family & other people*. There, click the big + button next to *Add someone to this PC*. Here's where Microsoft tries to trick you into using a MS account.

In the "How will this person sign in" windows, click the *I don't have this person's sign-in information* link. Now, in the "Let's create your account" window, click the *Add a user without a Microsoft account* link. Follow the rest of the prompts to create the new user and optional password. Once you're done with that, you're returned to the main "Family & other people" window. (Note that this process has changed from the original release of Win10.) Sign out of your current account and sign in to the new account. (If you receive a profile error when starting the new account, a Techbout [article](#) might give a fix.)

Of course, having two separate accounts means — *managing* two separate accounts.

A note on changing passwords in Win10

Windows 10 doesn't let you reset another account's password in Settings. To do so, you must go back to *Control Panel > User Accounts* and click the "Manage another account," you can, as before Win10, change another account's type (administrator/standard) and reset its password — but only if it's a **local** account and you have the **original password**. That makes sense; for security reasons, changing the password for an MS account has widespread implications and should be handled separately.

Note that you don't have to create a password for a local account. But if you do, you'll want to set up a **password reset disk** on a USB flash drive. An Into Windows [article](#) tells how.

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