1st Rule: FANBOYS and Compound Sentences
FANBOYS is a mnemonic device that stands for the coordinating conjunctions: For, And, Nor, But, Or, Yet, and So. These words, when used to connect two independent clauses (two complete thoughts), must be preceded by a comma. A sentence is a complete thought, consisting of a Subject and a Verb. Coordinating conjunctions should not be confused with conjunctive adverbs, such as However, Therefore, and Moreover or with conjunctions such as Because.

2nd Rule: Introductory Bits
When using an introductory word, phrase, or clause to begin a sentence, it is important to place a comma between the introduction and the main sentence. The introduction is not a complete thought on its own; it simply introduces the main clause. This lets the reader know that the “meat” of the sentence is what follows the comma. You should be able to remove the part which comes before the comma and still have a complete thought.

Example: Generally, John is opposed to overt acts of affection. However, Lucy inspires him to be kind. If the hamster is launched fifty feet, there is too much pressure in the cannon. Although the previous sentence has little to do with John and Lucy, it is a good example of how to use commas with introductory clauses.

3rd Rule: Separating Items in a Series
Commas belong between each item in a list. However, in a series of three items, the comma between the second and third item and the conjunction (generally and or or) is optional, whereas in a list of four items, the comma is necessary. This is not the case if the items in the list are more complicated or lengthy. In such a case, it is necessary to place commas between the second-to-last and the conjunction.

Example: John bought Lucy flowers, chocolate, and a puppy named Sally.
OR:
John bought Lucy flowers, chocolate and a puppy named Sally.
AND:
Sally ate Lucy’s chocolate, threw up all over the couch, and needed to go to the veterinarian.
4th Rule: Interrupters
An interrupter is generally classified as additional information that appears within a sentence. This information may clarify other information within the sentence, but it is not necessary for the sentence to make sense. When you have an interrupter in a sentence, it is important to place commas around that extra bit of information. Notice in the following examples that you can remove the section between the commas, and the sentence is still complete. This is a good way to check that you are using these commas correctly.

Example: John, Lucy’s boyfriend, brought Sally to the veterinarian after an unfortunate chocolate-eating incident. Sally, a Great Dane of nearly 160 pounds, was not a willing patient. The veterinarian, who had been in practice almost 20 years, had never seen a dog as apprehensive as Sally. After a thorough examination, which took most of an hour, the veterinarian proclaimed Sally cured.

5th Rule: Dates and Places
When writing an address within a sentence (not on an envelope), it is necessary to place commas between each element of the address. Additionally, a comma belongs between the name of a city and state or country. When writing the date, if the format you use follows “month day, year,” a comma belongs between the day and year. However, if your format follows “day month year,” no comma is necessary. Also, if you are only using the month and year, you do not use a comma.

Example: John and Lucy live at 2120 East Main Street, Anytown, Texas. However, they are natives of London, England. They met each other in London on September 25, 2001.

OR:
They began dating in December 2001. Sally was born on 31 July 2009.

6th Rule: Quotations
There are several ways to use quotations in your paper. If the quotation is incorporated into a sentence, it may not be necessary to use a comma to introduce or conclude the quotation. However, when introducing a direct quotation which is a complete thought, a comma is placed before the quotation. Additionally, when concluding a direct quotation which is a complete thought, a comma is placed before the closing quotation mark.

Example: The veterinarian asked, “How did Sally manage to get the chocolates if they were in a closed backpack?”
“Well,” John replied, “she is one sneaky dog.”
“I think Sally is smarter than we give her credit for,” Lucy explained.

BUT:
Telling the giant dog “No, you can’t have that” does not seem to have much effect on her.

7th Rule: Coordinate Adjectives
When using two or more adjectives that describe the same noun, it is important to use commas to separate each adjective.

Example: The large, whimpering dog had to be dragged into the vet’s office.
A diet of plain, dry kibble is clearly not enough to sustain a voracious dog like Sally. After leaving the veterinarian’s office, Sally rewarded her owners with several sloppy, wet kisses.