The Comma

In spite of the comma's reputation as the second most feared item of punctuation (after the dreaded semicolon), the main purpose of these friendly little critters is to make sentences easier to read and understand. Commas are most commonly used:

To enclose parenthetical expressions
If you are planning to go to class, which would improve your grade, be sure to take notes.

To enclose a name or title in direct address
Excuse me, ma'am, but I found your remark to be completely inappropriate.

After abbreviations
You'll find leggings, oversized sweatshirts, jelly bracelets, etc., to be out of vogue this year.
Doogie Howser, M.D., was the name of his character.

To set off non-restrictive elements (words, phrases, or clauses that modify a word whose meaning is already clear)
My youngest sister, Emma, is a jazz flutist.
The second-graders, all dolled up in their green and gold hats, looked incredibly cute.
This book describes the life of Albertus Bookman, who was my grandfather.

Note: A restrictive element is a modifier that is necessary to preserve the intended meaning of the sentence. For example, "The children who wore green and gold hats looked cute," requires no commas because it is necessary to know which children looked cute.

In a list
My shopping cart was full of soda, chips, dip, and frozen pizza.

Before a conjunction (and, but, nor, or, for, so, yet) joining two independent clauses
I bought some ice cream for dessert, but I accidentally left it sitting out on the kitchen counter.

After an introductory phrase or clause that precedes an independent clause
Before you leave for class, you should take out the trash.

To indicate tags and interjections
Yes, I brought home the groceries you asked for.
Well, actually, I forgot the popsicles.
You know they are full of sugar, don't you?

Source: Kaplan