A comma is a punctuation mark that indicates a pause in a sentence. Just as a “yield” sign signals the driver to slow down, a comma signals the reader to slow down for understanding.

**Separating items in a series**
Always include a comma between each item in a series, including the final item.

E.g., In the meeting, Aaron asked for budget, tax, and personnel costs.

**With coordinating conjunctions**
Use a comma before the coordinating conjunction in a compound sentence. A compound sentence consists of two independent clauses, which means each clause can stand alone as its own complete sentence. Coordinating conjunctions include and, or, nor, but, yet, so, and for.

E.g. She presented her information, and she answered many questions about the data.

**Comma Splices**
Comma splice errors occur when you use a comma to connect (or splice) two independent clauses without using a coordinating conjunction.

E.g., She presented her information, she answered many questions about the data. (incorrect)
   She presented her information, and she answered many questions about the data. (correct)

**With an introductory clause**
Sentences beginning with because, although, as, and if will use a comma to separate the opening phrase or clause from the rest of the sentence.

E.g., Because we took a charge against the first quarter’s earnings, we will show a decline in dividends.

When such clauses or phrases occur at the end of a sentence, you will have to judge whether the clause or phrase is essential to the meaning of the sentence. If it is essential, then do not use a comma.

E.g., We will show a decline in dividends because we took a charge against the first quarter’s earnings.

A comma should also follow an introductory prepositional phrase when the comma helps the reader better understand your message. Prepositions include under, over, in, before, after, through, between, etc.

E.g., Under the present SEC rules, we must plan carefully to avoid a citation.

**With interrupting words**
A comma should follow an interrupting word or phrase at the beginning of a sentence.

E.g., Yes, I can arrange the annual planning meeting for May 25th.
Likewise, use commas to set off phrases or clauses within the sentence that interrupt the flow of the sentence and are not essential elements for the understanding of the sentence.  
E.g., The board, interviewing steadily for three months, found a replacement for the CEO.

**Including dates**  
When writing dates in a sentence, use a comma before and after the year.  
E.g., The board of directors met on March 2, 2001, with 200 shareholders in attendance.

**Including modifiers**  
Use a comma to separate two adjectives that modify the same noun.  
E.g., The long, detailed report showed many instances of negligence.

Also use commas before and after abbreviations within sentences.  
E.g., Rose Patel, Ph.D. has been appointed interim chair of the budget committee.

**Including quotations**  
If you use quoted text within a sentence, use a comma to introduce the text.  
E.g., Dr. Epstein reported, “Millennials seem to have a stronger sense of self and confidence.”

**When NOT to use a comma**  
Do not use a comma after the greeting in a business letter. Instead, use a colon (:).

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*This handout based on information compiled for The Goizueta Business Writing Center web site by Deborah Valentine, 2001, with additions by Maureen Terese McCarthy, 2012.*

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**Additional Resources:**  