Between more than two items in a series
The most popular sports in the U.S. are football, basketball, and tennis.
Eating out, swimming, and going to the movies are popular forms of entertainment.
Paul came home late, went to bed, and slept for 10 hours.

Between two or more adjectives, when the adjective positions are interchangeable
She is a strong, healthy woman.
It is over by the black, adjustable armchair.

NOTE: English adjective order generally places essential, physical, or unchanging adjectives closer to the nouns they modify.

Between two independent clauses joined with a coordinating conjunction
Fast food causes various health problems, but many people eat it to save time.
John was in a car accident, so he will be absent from class for a while.

After a dependent clause at the beginning of a sentence
When my grandparents arrived in the U.S., they had no friends.
Because the dust storm covered my car, I couldn’t recognize it in the parking lot.
Even though economics is difficult, I’m sticking with it.
If the air conditioning fails, we will probably have to cancel classes.

NOTE: If the dependent clause comes second, no comma is needed.
We will probably have to cancel classes if the air conditioning fails.

After an introductory word or phrase
My first day at SFS-Qatar was busy. First, I went to my English class.
Yesterday, I bought some supplies for school. For example, I bought a backpack.

Around an interrupting word or phrase
I am, by the way, very nervous about this.
She is, nevertheless, my best friend.

Around nonessential words, clauses, or phrases
My sister, who lives across the street, always watches my cats when I travel.
The tiramisu, which I had at Joe’s, was delicious!

NOTE: clauses that begin with “that” are considered essential
The tiramisu that I had at Joe’s was delicious!