This is most likely to be useful when you think punctuation is needed but aren’t sure what (e.g., comma splice but not fused sentence).

Is there a linking word?  
Yes  
  
Can the linking word move around in the statement?  
Yes  
  
Use period or semi-colon  
No  
  
Can the statement that contains the linking word move within the pair of statements?  
Yes  
  
Is the second statement in the pair essential to the first?  
No  
  
Use period or comma  
Yes  
  
Use comma  

Taken from “Teaching Punctuation as Information Management,” College Composition and Communication 54 (2003): 365.