Three Money Management Laws for better financial health.

The foundation of having fewer money problems can be very simple. There are three laws you should keep. Follow them and you may find yourself with extra cash on your hands within just a few short months.

1. The Law of 10 Cents. When you keep this law, you take 10 cents of every dollar you earn or receive and HIDE IT. You can hide it in your CFCU Savings Account or a Certificate, or however feels most comfortable to you. It doesn't matter. Get used to living on 90 percent of your income while 10 cents of every dollar gets put away. Whatever you call it, follow this rule and you will soon be on your way to building a comfortable nest egg. Consider this: you can get used to living on 90 cents for every dollar you earn, and after 10 months, you will have a full month's salary put away. Not bad, huh?

2. The Law of Organization. Quick: How much money is in your savings account right now? How about your checking account? How much do you owe on your credit card? If you don't have an idea, and if it would take you more than three minutes to find out, you're not keeping a law that's easily kept. According to the Law of Organization, you should develop a clear picture of what is where at all times and update it frequently.

Set up a system for tracking all your accounts. CFCU's MyMoney tool is a good one. A money management tool like the one mentioned here, helps you budget, track spending and easily keep up-to-date on your finances. Think also of how much you can buy with the money saved on late fees, insufficient funds fees, and all the other expenses of not having your finances in order. The Law of Organization will help you avoid all that and more.

3. The Law of Enjoying the Wait. It's widely accepted that good things come to those who wait. You should avoid purchasing something before you actually have the funds to afford it. The Law of Waiting states that you PAY, and pay well, for having things NOW. If you can wait until later, and put money away specifically for the purchases you have in mind, you will be in great shape. Less debt.

If you're serious about getting your finances under control, consider following these three laws of smart money management in order to make your financial life more manageable.

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