

YOUR ENGAGMENT RING EXPERTS

What To Know Before You Pop the Question



THE COMPLETE DIAMOND ENGAGEMENT RING BUYING GUIDE

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1. Your Introduction to Diamond-Buying

Congratulations! You've met that special someone that you want to spend the rest of your life with. While that is a major accomplishment in itself, there are still many other decisions that need to be made. From asking for her father's permission to choosing the right time to pop the big question, you have a lot of planning to do. So where do you begin? Start by choosing the perfect diamond engagement ring.

Choosing an engagement ring is a much larger decision than it may seem. A diamond engagement ring is more than just a piece of jewelry; it's a symbol of your commitment and journey as a couple.

So it's important to make the right decision. Luckily, this guide can help.

2. Defining a Budget

While it may be difficult to put a budget on your love, it is important to be practical about what kind of ring you can afford. You don't want to lock yourself into a situation where you are spending the first ten years of your marriage trying to pay off the engagement ring you purchased.

Traditionally, the standard is for a man to spend the equivalent of two month's salary on an engagement ring. This should serve as a solid starting point for choosing the right diamond engagement ring, but know that you are always free to choose a different approach.

Another budget-conscious decision you have to make is whether to purchase a custom ring or buy a pre-made design. By choosing a custom diamond engagement ring, you can expect to pay a little more, but you will have a ring that was specifically created for your special someone.

One way to get the best of both worlds is to choose to purchase your diamond engagement ring from an <u>online jewelry store</u>. An online jewelry store eliminates the need for sales representatives. You get to be in complete control of the buying process and save money on your purchase.



3. Choosing Your Diamond

When it comes time to start shopping for the perfect diamond, it's important to keep budget fresh in your mind. Your budget will help guide you through making all the important decisions associated with cut, clarity, color, carat and shape.

a) The 4 C's of Diamond-Buying

The 4 C's of diamond-buying should be the main criteria you use to choose <u>diamond</u> <u>engagement rings</u>. Whether shopping in a store or online, you need to understand the importance of cut, color, clarity and carat.

Diamond Cut

A <u>diamond cut</u> refers to the angles and proportions a diamond craftsman uses to create a polished diamond for engagement rings. There are a variety of different diamond cuts to choose from, and the different cuts will alter the look of your finished product.

The main diamond cuts include:

Cut	Description		
Ideal Cut	An ideal cut diamond reflects nearly all light that enters the stone through the top. This cut is designed to maximize the brilliance of a diamond and yields the highest possible grades of symmetry and polish.	IDEAL	Depth - 59-62.7% Table - 53-58% Girdle - Thin to slightly thick Culet - None to medium Symmetry & Polish - Excellent to Very Good
Very Good Cut	This type of diamond usually sacrifices a little brilliance for a larger size. These are a costeffective option and a manageable alternative to ideal cut diamonds.	VERY GOOD	Depth- 58.6-63% Table- 53-62% Girdle- Very thin to thick Culet - None to medium Symmetry & Polish- Excellent to Good
Good Cut	These are still considered quality diamonds, but when compared to the other options they show a significant lack in brilliance.	(000 G000 G000 G000 G000 G000 G000 G000	Depth- 56.6-64.7% Table- 53-64% Girdle- Very thin to Very thick Culet - None to medium Symmetry & Polish- Excellent to Good
Fair &	In most cases, these diamonds lack the ability to reflect a sufficient amount of light. They are		
Poor Cut	usually shallow or deep cut and can be found at discounted prices.		



Diamond Color

A diamond's color refers specifically to the presence of any color in your diamond. The important thing to understand about <u>diamond color</u> is that a perfect diamond is colorless. You do not want to choose a diamond that is cloudy or slightly yellowed.

The closer a stone is to being colorless, the more valuable the diamond becomes. Colorless diamonds are very rare and more valuable because they allow much more light to pass through the stone.

There is an alphabetical scale used to represent a diamond's color. This scale was developed by the Gemological Institute of America (GIA). The top of the scale, representing a colorless diamond, is graded with a D, while the lowest end of the scale, resulting in a brown or yellow diamond, is a Z.

Ideally, you want to purchase a diamond in the D-F range, as they are nearly perfect and very valuable. However, if that type of diamond does not fit in your budget, a diamond rated G-J will contain slight color, but nothing that is visible to the untrained eye.

Diamond Clarity

<u>Diamond clarity</u> solely depends on the presence or absence of tiny inclusions, or birthmarks, which occurred when the diamond was forming. Inclusions can affect the amount of light in the diamond, reducing its sparkle.

Clarity	Description		
F-IF	Diamonds falling in this range usually have no internal inclusions. These diamonds are very		
	rare and also the most highly valued.		
VVS1-	These diamonds feature very small inclusions that are nearly impossible to detect, even		
VVS2	under magnification. Diamonds in this category are a very practical option for saving money		
VV32	without sacrificing quality.		
VS1-	These diamonds feature minute inclusions that are not visible to the naked eye and		
VS2	sometimes difficult to see even under magnification.		
SI1-SI2	The diamonds that fall in this grade range feature inclusions that are visible under		
	magnification and slightly visible to the eye in some cases.		
11-13	These diamonds feature inclusions that are easily seen with magnification and visible to the		
	naked eye.		



Diamond Carat

This one is the biggie. While for you all of the 4 C's are important, for your bride and her friends, it's all about the <u>diamond carat</u> size. You can bet that is one of the most common questions her friends will be asking. But as an informed shopper, you know that the carat actually refers to the weight of a diamond, and not its size.



So how do you choose the right carat size? It actually depends on a variety of factors.

If it's important for you and your bride-to-be to purchase a higher quality diamond, you may want to choose a smaller carat to accommodate your budget. However, if you know carat will be the most important factor for your special someone, you may want to select your ideal carat size and adjust the other 4 C's to better match your budget. The important thing is to find a delicate balance between carat weight and brilliance.

b) Diamond Certification

Getting a certificate with your diamond is vital. It's the blueprint of your loose diamond. It shows all the exact properties of your diamond including weight, cut and quality. If you ever have your diamond stolen or misplaced, your <u>diamond</u> <u>certification</u> will facilitate its replacement with a diamond of comparable quality.

While a diamond certificate is not a guarantee, appraisal or valuation, it is an important document that can help you understand more about your diamond.





4. Choosing the Right Ring

While learning about how to choose a great diamond is helpful, it still doesn't get to the heart of how you will choose your diamond engagement ring. You want to choose the ring that fits your girlfriend's personality, style and taste. Shopping diamond engagement rings is a personal experience, so keep that in mind.

a) Diamond Shape

<u>Diamond shape</u> is one of the best ways to customize your girlfriend's diamond engagement ring. With so many unique styles to choose from, it should be easy to find one that suits your bride-to-be. All of the 4 C's still apply when you are choosing a diamond shape, but you have more options to choose from.

Some of the most common diamond shapes include:

- Princess Diamond Shapes
- Emerald Shape Diamonds
- Oval Shape Diamonds
- Pear Shape Diamonds
- Marquise Shape Diamonds
- Heart Shape Diamonds
- Radiant Shape Diamonds
- Cushion Shape Diamonds
- Asscher Shape Diamonds
- Trillion Shape Diamonds
- Baguette Shape Diamonds



b) Diamond Bands

Diamond bands are also an important part of the diamond engagement ring process. You can choose between a variety of metals and manufacturing methods to further customize your <u>diamond engagement ring</u>. Based on other jewelry your girlfriend wears and her unique style, you should be able to choose the perfect engagement ring band.

Choose from the following precious metals:

- Gold (White or Yellow Gold)
- Palladium
- Platinum
- Silver

Each metal has its pros and cons; the important thing is to choose a metal that will best suit your special someone.

5. Shopping with Confidence

Odds are you know your girlfriend better than anyone else. She's your best friend and your soul mate, she's the reason you're buying a diamond engagement ring. So it's important to enter the engagement ring shopping process with confidence. Trust that you know your girlfriend and that you will be able to choose the perfect ring for her.

Keep in mind the 4 C's and remember all you've learned about shape, metals and bands. Finding a traditional or <u>online jewelry store</u> that offers engagement ring experts will help you choose the perfect ring. Don't be intimidated by the process and don't feel pressured by the salespeople, take your time, ask questions and find the right ring at the right price.



6. Diamond Engagement Ring Glossary

<u>Danforth Diamond</u> is committed to helping educate consumers on how to choose the perfect diamond engagement ring. As a retailer of affordable diamond engagement rings, they understand the diamond-buying process better than anyone.

Use this handy glossary to help you stay educated on the basics when shopping for diamond engagement rings:

- **Band** A ring that is constructed of a thin, flat, ribbon-like strip of metal.
- **Brilliance** The amount of reflected light coming through and out of a diamond. The brilliance of a diamond engagement ring depends on its cut, symmetry and polish.
- Carat One of the 4 C's of diamond buying, carat (ct.) refers to the measure of a diamond's weight.
- **Certificate** A diamond certificate is used as the blueprint of a diamond. It provides the weight, cut and quality of a diamond.
- Clarity One of the 4 C's of diamond buying, clarity refers to the presence or absence of inclusions in a stone. Diamonds with fewer inclusions or abrasions are more valuable.
- Color One of the 4 C's of diamond buying, color refers to the presence, or absence of, a particular color in a diamond.
- Cut One of the 4 C's of diamond buying, cut refers to the angles and proportions a skilled craftsman creates when transforming a natural diamond into a polished diamond.
- **Facets** Tiny surfaces polished on a rough diamond to give it its finished shape. Facets contribute to a diamond's brilliance and sparkle.
- Four C's The term is used to describe the four critical factors that contribute to the overall look of a diamond engagement ring. The four C's include cut, color, clarity and carat.
- **Grading** The process of evaluating a diamond's characteristics and determining its value.
- **Inclusions** Tiny blemishes, scratches or air bubbles that identify a diamond. These can also be referred to as birthmarks, and they usually occur naturally. Inclusions can affect the quality of a diamond
- **Metal** A precious metal is a rare metallic chemical element used to create the band of a diamond engagement ring. The most popular metals include yellow gold, white gold, palladium, platinum and silver.
- **Shape** The form or appearance of a diamond. Some common shapes include round, square, marquise, pear and oval.
- **Symmetry** the angles at which the facets align. A symmetrical diamond will reflect light from all angles and create a well-proportioned and brilliant diamond.
- VS 1/VS 2 (Very Slightly Included) These two diamond grades have only small inclusions that are not even visible to the naked eye. These stones are a good choice for someone looking to balance quality and affordability.
- VVS 1/VVS 2 (Very, Very Slightly Included) These diamond grades have minute inclusions that are difficult to see even under 10x magnification. These diamonds are an excellent choice for quality.

