

A Regular Guy's Guide to Buying Her a Show-Stopping Pair of Diamond Studs



Become a Gift-Giving Hero

Presented By
LUMIJE
HIM

Why Should You Read This?

Our goal in writing this e-book is to give you a foundation about diamonds and diamond stud earrings. After reading, if you chose to do more research, you will be able to do it more effectively. But you don't need to. This e-book will give you all the tools you need to buy her a show-stopping pair of studs and become a gift-giving hero.



Here are Some Topics We'll Cover:

- What makes diamond studs such a great gift.
- The basic blocking and tackling of the 4C's.
- How natural diamonds were formed, how they are mined and more.
- What are lab-grown diamond and how are they made.
- What are the pros and cons of buying lab-grown or buying natural diamond studs.
- Provide a ballpark comparison of how much you can expect to pay for different sizes/kinds of diamond studs (in natural & lab-grown diamonds).

We've also included a **key takeaways** box that highlights some of the more important points of each section.

Why Diamond Studs?



It's been our experience that it is hard to go wrong with diamond studs

Diamond stud earrings are the go-to piece of jewelry for so many women. And no wonder. They are stylish, yet understated and beautiful. On top of that they are chameleon-like in their versatility. They can be worn everyday and will never go out of style.

They do not look out of place when she wears them to the gym, pairs them with a t-shirt and jeans or wears them on a fancy evening out. That's good news for you. When she gets compliments—and she will—her esteem for you will skyrocket—so get ready to experience hero-status.

It is because of their timelessness, their elegance and versatility, that we feel it's hard to go wrong with diamond studs.

Key Takeaways

A pair of round diamond studs in a simple gold setting haven't changed style in decades. In decades to come this style will go unchanged.

Peeking Under The Hood of a Quality Pair of Diamond Studs

These are the components that we feel make up a quality pair of diamond studs.

Three-Prong Martini

Setting This is the most popular setting. It showcases the diamonds beautifully and will sit on nicely on her ear.

Well-Made Push Backs

They're easy to put on and allow her studs to fit securely and comfortably.



Whether Lab-grown or Natural? You want your loose natural diamonds to be GIA-certified or your lab-grown diamonds to be IGI or GIA-certified.

Aim for the "Goldilocks" range of color, clarity and cut. You want your diamonds to have good proportions. They shouldn't be too deep, since this cuts down on brilliance, and you pay needlessly for extra carat weight. Also, you want a diamond that really sparkles and is white.

Setting Made of Solid 14K Gold

It's durable, beautiful and economical.

To understand how diamonds are priced you will need a basic understanding of the how diamonds are graded.

In the next couple of pages, we give you the nuts-and-bolts of components/categories of this grading process abbreviated as the 4C's—carat, cut, clarity and color. As any diamond gets a better grade in any of these categories the price goes up. The reverse also hold true.

Your goal will be to strike a balance between all these four components, so you can buy a beautiful pair of diamond studs and still stay within your budget.

Key Takeaways

Carat refers to the weight of the diamond not the size.

Since are viewed face up, you don't want too deep a stone—try to not buy diamonds with a depth of greater than 64%

Balancing the 4C's: How to Find Your Perfect Studs.

The 4C's are a way of classifying diamonds, which was developed decades ago by the GIA (Gemological Institute of America). They are **c**arat, **c**ut, **c**olor and **c**larity.

Here's the basics you need to know about each of the 4C's.

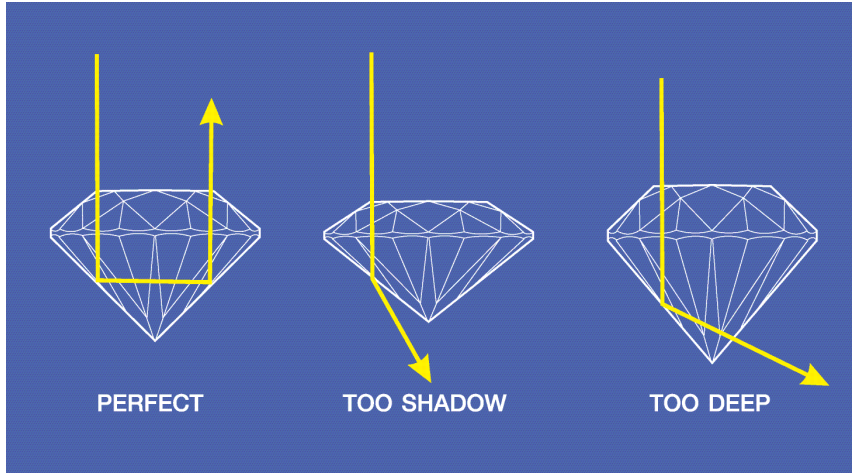
Carat describes the weight of the diamond, not the size the diamond appears to be. As the carat size of the diamond increases and crosses certain thresholds the price per carat can jump quite a bit. As an example, a 5-carat diamond will cost more than (5) 1-carat diamonds of the same cut, color and clarity grade.

Diamond studs are viewed head on, not from the side, so we suggest your studs don't have a depth greater 64%. Diamond can have a higher carat weight but have a smaller diameter (appear smaller) than a lower carat-weight diamond that is not cut as deep. See illustration on the next page.



This chart shows how different carat size diamonds (of average depth)

Cut



Key Takeaways

Cut does not refer to the **shape** of the diamond such as round, oval, marquise etc.

Cut is based on proportions of the diamond. The IGI grades this into five categories: Ideal, Excellent, Very good, Good, and Fair. The GIA also uses five categories: Excellent, very good, good, fair & poor.

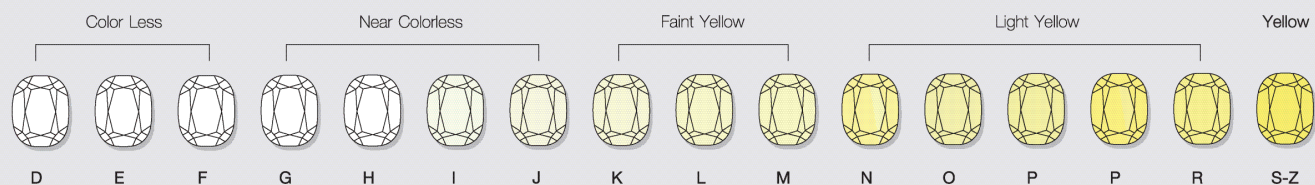
The second of the four C's is "cut." A diamond acts like a prism with light entering the top of the diamond, bouncing off the interior, then being reflected out the top again. The amount of light that enters the diamond, interacts with the interior and then reflects out of the top will determine the sparkle the diamonds has—you want sparkle!

The images above show how light is lost if a stone is cut too shallow or too deep. Too deep a stone will not only cut down on sparkle but will also reduce the diameter of her diamonds and make them appear smaller than their carat size—and you will spend money needlessly.



Color

DIAMOND-COLOR-CHART



The third “C” is **color**. This describes how white a diamond is. “White” in this case means absence of color. This is rated on a scale of D to Z, with D having no traces of a secondary color and Z being considered “yellow-grade.” So, a diamond will be more yellow as you go higher up in the alphabet. Note: Fancy yellow diamonds are rare and desirable and have their own grading scale. They are not the same as white diamonds further up the color chart.

Key Takeaways

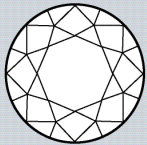
The closer to the letter “D” the color grade is the better. However, we do not recommend getting too good a color (this gets very expensive!) and is not necessary to get a beautiful pair of diamond studs. Try aiming somewhere in the G-H range.

There is something called fancy-colored diamonds such as yellow, red, green and blue. This is a totally different color scale than is used for “white” diamonds. A yellow diamond if it is graded on the fancy color scale is good. When using the grading system we are discussing “yellow” is not good.

Clarity

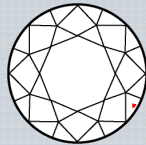
DIAMOND CLARITY CHART

Diamond clarity refers to the absence of naturally occurring inclusions within the stone or blemishes on the surface. The grading of a diamond's clarity depends on the size, colour and location of any inclusion or blemish, and is assessed by 10 x magnification.



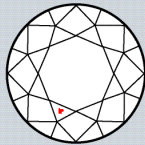
FL

FL diamonds are Flawless



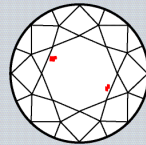
IF

IF diamonds are Internally Flawless



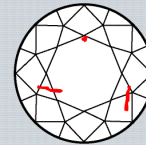
VVS1-VVS2

VVS diamonds (1 and 2) are Very Very Slightly Included



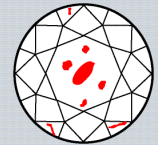
VS1-VS2

VS diamonds (1 and 2) are Very Slightly Included



SI1-SI2

SI diamonds (1 and 2) are Slightly Included



I1-I3

I diamonds (1, 2 and 3) are Imperfect

The last of the 4C's is **clarity**. This is the measure of a diamond's imperfections. The term "inclusions" will describe the defects on the inside of the diamond.

Key Takeaways

Clarity is the most complex criteria, because unlike color and carat weight, which are straightforward, there are a lot of nuances when it comes to inclusions. For instance, some inclusions are better to have than others. You can have two diamonds that have the same clarity grade, but one has white inclusions and the other black inclusions. Obviously, the white is better. Also, the location of the inclusion is important. It is better to have an inclusion on the outer-border of the diamond, as opposed to smack in the middle.

The bottom-line is you want a diamond that is "eye-clean" or one that you cannot easily see inclusions with the naked eye. Studs are usually viewed from far away and never with a jeweler's loupe. So, no need to pay for VVS2 or better clarity grades. SI-VS2 is where your sweet spot should be.

Consider the Shape

The most popular shape of diamond studs is round brilliant. This is the most common shape and is seen in about 75% of diamonds. As a point of interest, round diamonds are the most expensive shape diamond, this is due to the extra work needing in cutting and polishing the rough diamond to achieve this shape and number of different facets it has. If she hasn't told you she loves another shape, stick with round and you can't go wrong.

Fluorescence

Before we leave the 4C's, we want to mention something called fluorescence. Fluorescence is a natural quality that some diamonds possess. Some natural & lab-grown diamonds give off a glow when viewed under ultraviolet light. This is graded by laboratories as faint, medium, strong or very strong. Fluorescence was once valued, since it can make the diamond appear whiter. But in recent times, it seems to lessen the price of diamond. You can often save money by buying a diamond with fluorescence.

Key Takeaways

Different shape diamonds go through phases of popularity. Some years princess cuts were all the rage, other times it was ovals. This faddish nature for different shapes can sometimes be associated with a famous person receiving this shape diamond in an engagement ring.

Round diamonds for studs is always the best bet. It is the classic shape and like a blue blazer or simple black cocktail dress it will never go out of style.



4-Prong Basket
Setting



3-Prong Martini
Setting

Picking the Best Setting

You want a setting that will both be comfortable, secure and show off her diamonds best.

The most popular setting is the 3-prong “martini” settings, which are V-shape and from the side resemble a martini-glass they fit snugly on the ear and show off the diamond beautifully.

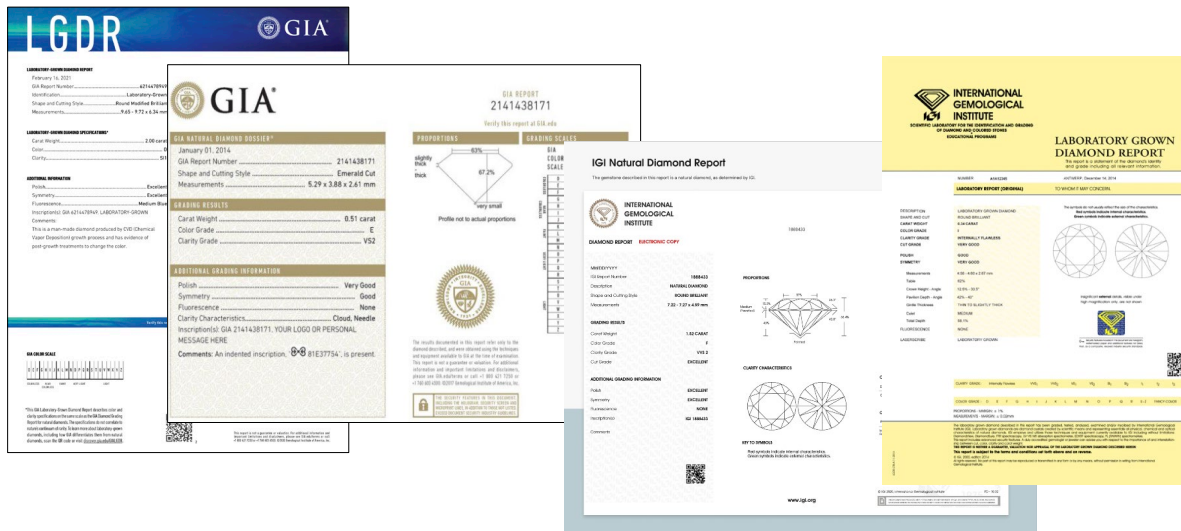
4-prong “basket” settings in which the diamonds sit in basket-like design is another choice, albeit not as popular. We always recommend martini setting unless you know she likes a basket setting.

As far as metal choice, you can never go wrong with gold.

We like 14K because it is a nice balance between quality, affordability and durability.

Now that you have a basic handle on the 4C's your next decision is whether you purchase natural diamonds or lab-grown diamonds for her studs.

Natural diamonds cost a lot more than lab-grown diamonds. The following pages will explain the reasons why. After we cover some basic information about the differences between the two, we will talk about the pros and cons of purchasing one or the other.



The GIA and IGI Certify Both Natural and Lab-Grown Diamonds—Using Easily Differentiated Certificates.

A Note About Certification

The best way to make sure you are getting the actual color, cut, clarity and cut-grade the seller represents is to make sure the diamonds in her studs are certified by a reputable grading laboratory.

For natural diamonds we recommend GIA (Gemological Institute of America) and for lab-grown diamonds we recommend either the IGI (International Gemological Institute) or GIA. Without certification there is no way to accurately assess you are getting the color, clarity and cut diamond you're paying for.

If you think you're buying G-H color and SI clarity and the diamonds in the studs are K-color and I3 quality, this will greatly reduce the actual value of your studs. The price you are paying may look like a bargain but can be far from it. Remember: If it looks too good to be true, it probably is.



GIA REPORT
2141438

Verify this report at gia.edu

GIA DIAMOND GRADING REPORT

January 01, 2014
GIA Report Number 2141438
Shape and Cutting Style Round Brilliant
Measurements 6.41 - 6.43 x 3.97 mm

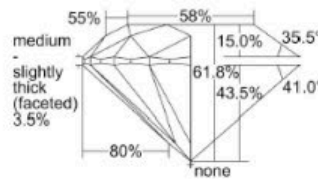
GRADING RESULTS

Carat Weight 1.01 carat
Color Grade F
Clarity Grade SI1
Cut Grade Excellent

ADDITIONAL GRADING INFORMATION

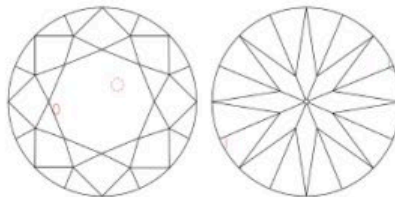
Polish Excellent
Symmetry Excellent
Fluorescence None
Inscription(s): GIA 2141438167. *I Love You*
Comments: SAMPLESAMPLESAMPLE

PROPORTIONS



Profile to actual proportions

CLARITY CHARACTERISTICS



KEY TO SYMBOLS*

- Crystal
- Cloud
- Feather
- Natural

* Red symbols denote internal characteristics (inclusions). Green or black symbols denote external characteristics (blemishes). Diagram is an approximate representation of the diamond, and symbols shown indicate type, position, and approximate size of clarity characteristics. All clarity characteristics may not be shown. Details of finish are not shown.

FACSIMILE

This is a digital representation of the original GIA Report. This representation might not be accepted in lieu of the original GIA Report in certain circumstances. The original GIA Report includes certain security features which are not reproducible on this facsimile.

GRADING SCALES

GIA COLOR SCALE	GIA CLARITY SCALE	GIA CUT SCALE
D	FLAWLESS	EXCELLENT
E	INTERNALLY FLAWLESS	
F	VVS ₁	VERY GOOD
G		
H	VVS ₂	GOOD
I		
J	VS ₁	
K		
L	VS ₂	FAIR
M		
N	SI ₁	POOR
O		
P	SI ₂	
Q		
R	I ₁	
S		
T	I ₂	
U		
V	I ₃	
W		
X		
Y		
Z		



The results documented in this report refer only to the diamond described, and were obtained using the techniques and equipment used by GIA at the time of examination. This report is not a guarantee or valuation. For additional information and important limitations and disclaimers, please see www.gia.edu/terms or call +1 800 421 7250 or +1 760 402 4500. ©2014 Gemological Institute of America, Inc.

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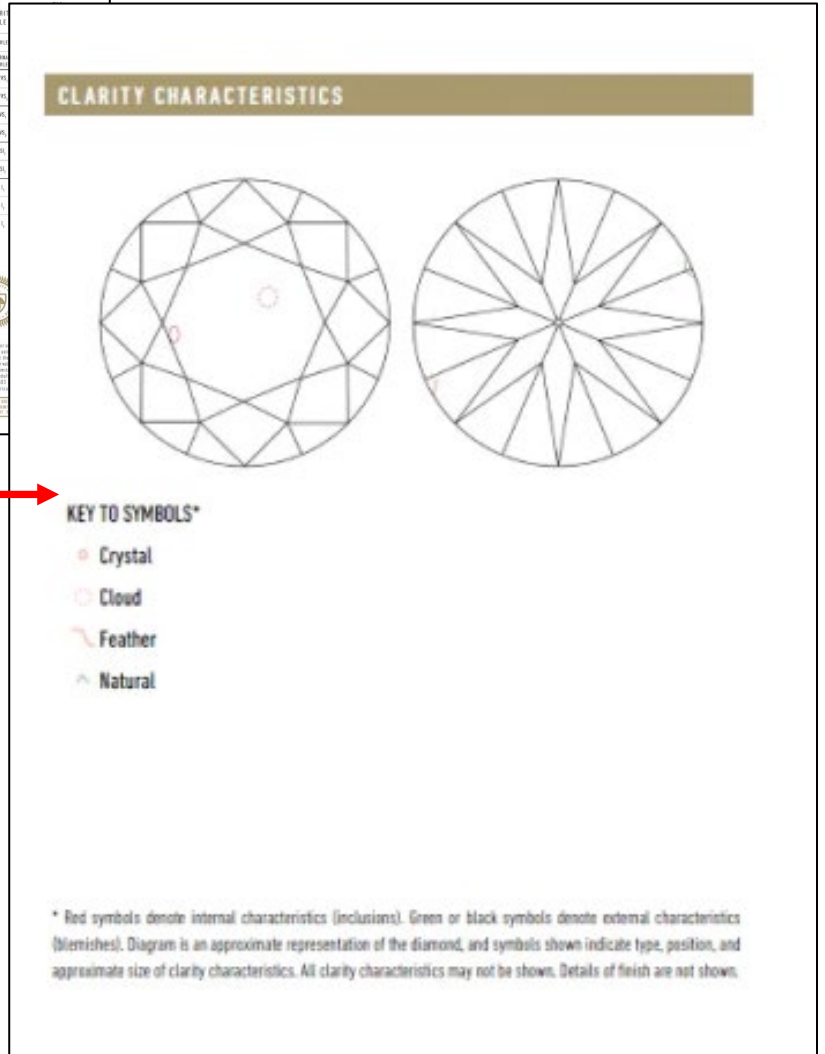
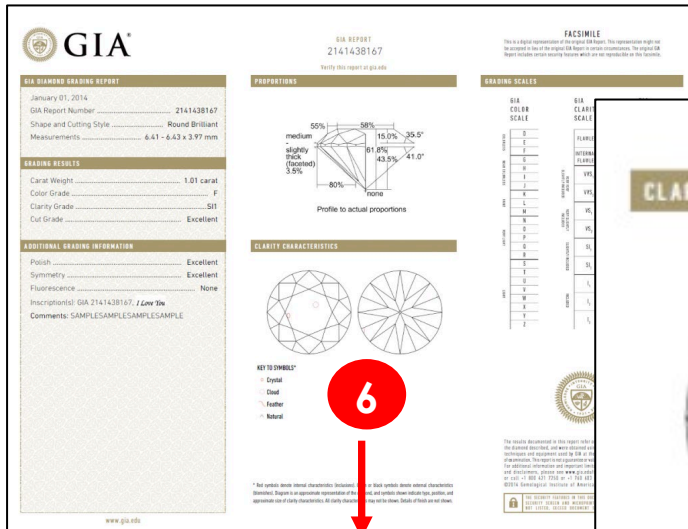


THE SECURITY FEATURES IN THIS DOCUMENT, INCLUDING THE HOLOGRAM, SECURITY SCREEN AND MICROPRINT LINES, IN ADDITION TO THOSE NOT LISTED, EXCEED DOCUMENT SECURITY INDUSTRY GUIDELINES.

Reading a GIA Certificate

1. The GIA certificate number.
2. This box contains the date of the certificate, the GIA certificate number again, the shape of the diamond and the measurements of the diamond.
3. Contains the 4C's carat weight, color, clarity and cut grade.
4. This box highlights the polish grade, the symmetry and whether the diamond has fluorescence.
5. Details of the proportions of the diamond this is more than you need to know.
6. Highlight the type and location of the inclusions found in the diamond. (On the next page we have blown up box 6 to explain it in more details)
7. This shows the scales GIA uses to grade color, clarity and cut grade.

Details About Location and Type of Inclusions



BOX "6" ENLARGE
TO SHOW MORE
DETAIL

KEY TO SYMBOLS*

- Crystal
- Cloud
- ∩ Feather
- △ Natural

* Red symbols denote internal characteristics (inclusions). Green or black symbols denote external characteristics (blemishes). Diagram is an approximate representation of the diamond, and symbols shown indicate type, position, and approximate size of clarity characteristics. All clarity characteristics may not be shown. Details of finish are not shown.

OTHER TYPES OF
INCLUSIONS GIA
LISTS

- Laser Drill Hole
- Crystal
- ∩ Needle
- Pinpoint
- Cloud
- ∩ Twinning Wisp
- Knot
- ∩ Feather
- △ Chip
- Cavity
- × Bruise
- Etch Channel
- ∩ Indented Natural
- △ Natural
- △ Extra Facet

Carat weight, color and less so cut-grade are straightforward without having many nuances.

Clarity is different. Two diamonds can have the same clarity grade, but the location and type of inclusion can be different. On the enlargement you can see that GIA will classify inclusions with different symbols as either a crystal, cloud, feather or natural. It also will show where in the diamond the inclusion is located.

A feather located in the on the perimeter of the diamond is preferable to black natural (a dot) located right in the middle of the diamond.



INTERNATIONAL GEMOLOGICAL INSTITUTE

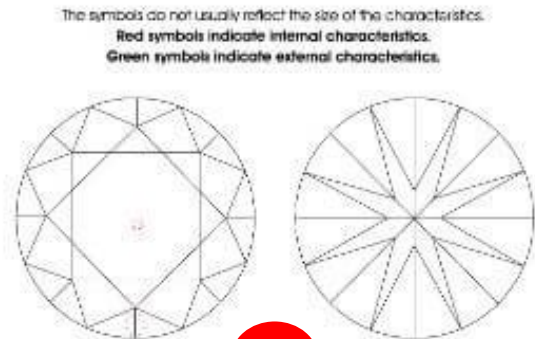
SCIENTIFIC LABORATORY FOR THE IDENTIFICATION AND GRADING OF DIAMOND AND COLORED STONES
EDUCATIONAL PROGRAMS

DIAMOND REPORT

This report is a statement of the diamond's identity and grade including all relevant information.

NUMBER	A1A12	December 14, 20
LABORATORY REPORT (ORIGINAL)		TO WHOM IT MAY CONCERN.

DESCRIPTION	NATURAL DIAMOND
SHAPE AND CUT	ROUND BRILLIANT
CARAT WEIGHT	1.34 CARAT
COLOR GRADE	I
CLARITY GRADE	VVS1
CUT GRADE	VERY GOOD
POLISH	GOOD
SYMMETRY	VERY GOOD
Measurements	4.58 - 4.60 x 2.67 mm
Table	62%
Crown Height - Angle	12.5% - 33.5°
Pavilion Depth - Angle	42% - 40°
Girdle Thickness	THIN TO SLIGHTLY THICK
Culet	MEDIUM
Total Depth	58.1%
FLUORESCENCE	NONE



(Insignificant external details, visible under high magnification only, are not shown)



IGI usually includes a measurement on a separate information page and additional tests not listed here. As a company, we exceed industry security standards.

Reading a IGI Certificate

1. The IGI certificate number.
2. This box contains the date of the certificate.
3. Contains the 4C's carat weight, color, clarity and cut grade.
4. Details of the proportions of the diamond this is more than you need to know.
5. This section tells you whether the diamond has fluorescence.
6. Highlight the type and location of the inclusions found in the diamond.

What's a Natural Diamond and How Were They Formed?



A natural diamond is one that was formed by nature over 1-3 billion years ago. This formation took place some 90 miles under the earth's surface where the temperature and pressures are extraordinarily high.

Had these diamonds stayed buried that far down in the earth's crust, there probably would be no need to write this guide, since diamonds wouldn't be a thing.

However, it is believed that volcanic eruptions brought some natural diamonds closer to the earth's surface, and some even made their way to the surface and were accidentally discovered. The majority, however, are still buried deep underground and remain embedded in a kind of rock called kimberlite.

How are Natural Diamonds Mined?

Once an active diamond mine is found—not an easy or inexpensive undertaking. Excavating these diamonds is a big job. First, an enormous carrot-shaped hole is dug to locate what is known as a kimberlite pipe. The pit is dug with roads hugging its perimeter. These roads are necessary to accommodate the enormous machinery needed to excavate the large quantities kimberlite rock in hopes of finding embedded rough diamonds. Below is a picture one of the largest mines ever dug.

Tons of kimberlite are excavated and transported by dump trucks to sites where this rock is pulverized into tinier pieces and inspected. A very good mine will discover 1-3 carats of diamond per metric ton of kimberlite. However, most of these diamond are not gem-quality and are used for industrial purposes.



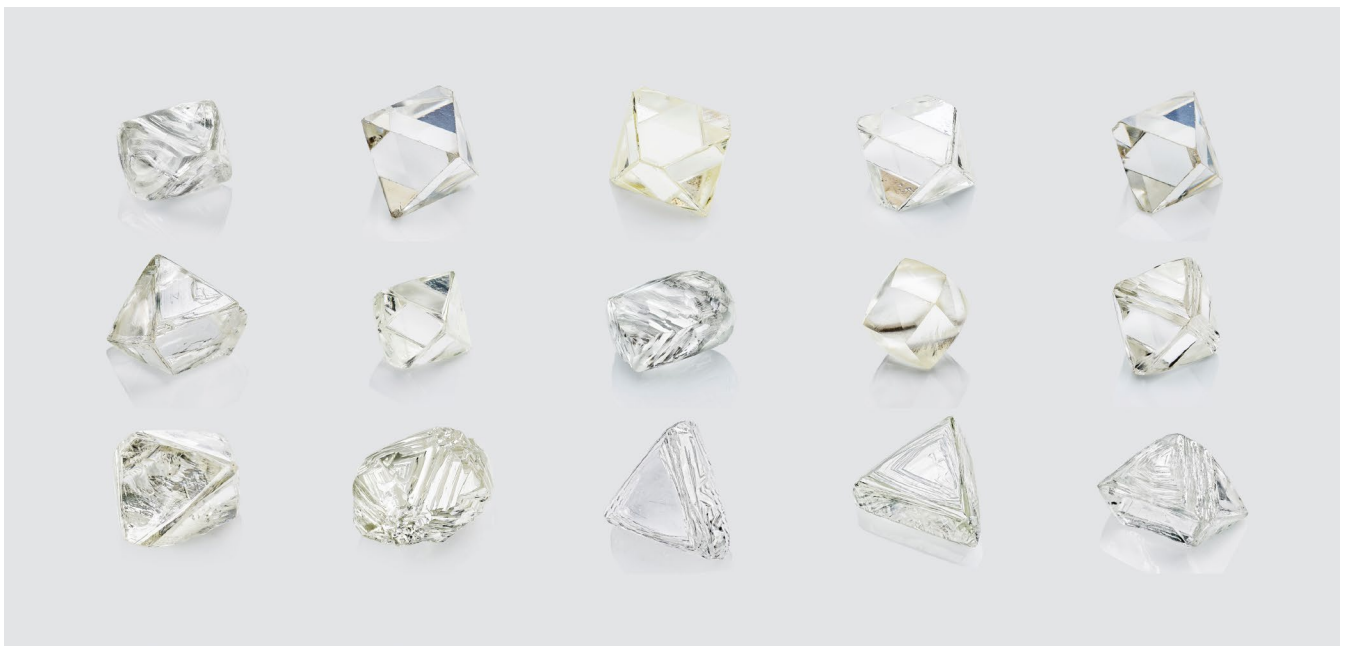
A picture of a natural diamond mine



The large-scale and costly excavation of Kimberlite rock to find embedded rough diamonds



This photo shows a rough diamond embedded in Kimberlite rock



This picture shows some common shapes rough diamonds are found before they are cut and polished by a diamond manufacturer.



Once rough diamonds are found and extracted from Kimberlite by the mining company they are sorted by their type, carat size and color

There are only a handful of natural diamond mining companies in the world. This is understandable considering the scale, cost and risk in finding and mining natural diamonds. The largest of these companies is the DTC (Diamond Trading Company) formerly known as DeBeers. The DeBeers name might be familiar to you from their iconic TV and print advertisements with the famous tagline "A Diamond is Forever"

The DTC sells rough diamonds directly to a select group of diamond manufacturers known as "Sightholders." These Sightholders cut and polish the rough diamonds to produce the finished diamonds we are all familiar with.



This photo shows the cutting and polishing stages that turn a natural rough diamond into a finished sparkling diamond. These are steps also used the manufacturing of lab-grown₂₀ rough diamond

Just How Rare Are Gem-Quality Natural Diamonds?

Active diamond mines for geological reasons are usually located in very remote and often inhospitable places around the globe with either very frigid or scorchingly hot climates. These conditions make exploration difficult and costly. Discovering an active diamond mine is risky, the failure rate is high and there are millions to be lost.

Due to the expense, risk and the diminishing supply of natural diamonds (the last active diamond mine was discovered over 20 years ago) there is a built-in scarcity to natural gem-quality diamonds. In fact, very few gem-quality diamonds are discovered per year.

It is estimated that the number of gem-quality natural diamonds of a carat or more found each year would fit into an exercise ball.



Key Takeaways

Natural diamonds are expensive and difficult to mine this makes them costly. On the flip-side because of this scarcity/rarity natural diamond prices retain or increase in value over time.

Lab-Grown Diamonds Grow in Popularity

The technologies used to create synthetic or man-made diamonds have been around for decades, but recently there have been major improvements and industrial scaling of these technologies. Currently, larger gem-quality diamonds are being created in shorter periods of time. In addition, there has been an increase in competition and marketing, which has caused these diamonds to become more popular.

This new-breed of lab-grown diamond is identical molecularly and chemically to diamonds that developed 1-3 billion years ago. All the information about the 4C's applies equally to lab-grown diamonds as they do to natural diamonds.

In the next couple of pages, we will briefly discuss the technologies used to grow these diamonds.

Key Takeaways

Lab-grown diamonds have become very popular in the last couple of years, but that does not mean they are new inventions.

Man-made or synthetic diamonds are not new. They have been around for decades. However, new and improved processes have improved the quality, the upper limits of carat sizes and speed in which they can be produced.

What's a Lab-Grown Diamond?

Lab-grown diamonds are also sometimes referred to as man-made, synthetic, engineered or cultured diamonds. These diamonds are grown using large sophisticated machines or pods. Scientists have been able to artificially create the necessary environment to grow these diamonds.

The name laboratory conjures up images of a sterile environment with white coat personnel. The laboratories used to grow diamond are large industrial concerns, more akin to a factory or foundry.

How are Lab-Grown Diamonds Made?

There are two methods used to create lab-grown diamonds:

1. High Pressure High Temperature (HPHT)
2. Chemical Vapor Deposition (CVD)

High Pressure High Temperature (HPHT)

This method uses very high temperatures (1300+ degrees Celsius) and enormous levels of pressure. Carbon material is introduced into this environment that mimics conditions found in the earth's crust.

Chemical Vapor Deposition (CVD)

Carbon "seeds" are put inside a vacuum chamber where heated hydrogen and other carbon-containing gasses. Under high temperatures the gases breakdown and the carbon in them crystalizes around the "seeds" growing a diamond.

Twin Brothers of Different Mothers



If someone showed you two diamonds (one natural the other lab-grown) side by side each with the same carat size, proportions, color and clarity, you nor anyone else, without the aid of a special machine, could tell the difference between the two.

There are differences in long-term value.

In the next couple of pages, we will discuss the pros and cons of both natural and lab-grown diamonds. Armed with the facts you can make the best decision for you and her.

Key Takeaways

This newer generation of lab-grown diamonds are real “diamonds” in the sense that they are chemically and molecularly identical to natural diamonds. There are factors, which you might want to consider when you decide which route you want to go: natural or lab-grown.

Pros and Cons of Buying Natural Diamonds



The Pros:

- Over the last 35 years diamonds have grown in value about 3% every year.
- This ability of natural diamonds to retain or appreciate in value due to the scarcity of gem-quality diamonds. This scarcity will only increase in the future, as the output of existing mines decreases, and the number of new productive mines continues to decrease.
- There is something magical about owning something that is 1-3 billion years old.

The Cons:

- Due to what you learned about natural diamond mining, natural diamonds are more expensive than lab-grown diamonds. You will not be able to buy as large a pair of diamond studs if you go the natural diamond route.
- Also, you will probably not be able to buy diamonds with the same color, clarity and cut-grade as you could if you chose lab-grown diamonds and still remain in your budget.
- You will need to decide if your partner would be happy with a lab-grown diamond studs or puts great value on having natural diamonds. Some women want only natural diamonds—however some would prefer lab-grown—or have no preference.

Pros and Cons of Buying Lab-Grown Diamonds



The Pros:

- Lab-grown diamonds are much less expensive than natural diamonds (see price comparison chart on next page)
- For the same amount of money, you will be able to afford to get her a much bigger pair of diamond studs, as well as upgrade the color and clarity.

The Cons:

- Since lab-grown diamonds are produced there is no limit to number of diamonds that can be made. Improved technology and competition has historically caused prices to decline.
- Industry analysis has shown that the price of lab-grown diamonds from 2016 to 2022 has dropped 70%.
- There is almost no resale value to lab-grown diamonds due to market volatility.
- Feel out whether your partner would be happy with lab-grown diamonds, as opposed to natural diamonds. Some women want only natural diamonds—however some might even prefer lab-grown—or have no preference.

Comparison of Prices Between Lab-Grown and Natural Diamond Studs*

For this price comparison we will assume that both the natural and lab-grown diamonds have the same cut-grade. The lab-grown diamonds are F-G in color and VS2 clarity. The natural diamonds are G-H color and SI clarity. Both are set in 14K gold martini settings.

(Prices are in USD)

When it comes to diamonds studs Total Carat Weight (TCW) is the sum of both diamonds in the pair. 1.00 TCW means each diamond in the pair is 0.50 carats (half-a-carat)

TOTAL CARAT WEIGHT	NATURAL DIAMONDS	LAB-GROWN DIAMONDS
1.00	\$2,200	\$1,000
1.50	\$4,730	\$1,650
2.00	\$7,700	\$2,300
3.00	\$18,150	\$3,200
4.00	\$33,000	\$4,700

*Prices courtesy of Lumije Him

Key Takeaways

Lab-grown diamonds have become very popular in the last couple of years, but that does not mean they are new inventions.

Man-made or synthetic diamonds are not new. They have been around for decades. New and improved processes have improved the quality, the upper limits of carat sizes and speed in which they can be produced.

A pair of lab-grown diamond studs compared to a pair made with natural diamonds is significantly less expensive. However, competition and other factors have caused prices for lab-grown diamonds to drop considerably and there is no bottom to this.

Natural diamonds have historically gone up in value and will probably continue this trend.

Summary



If you read to this page, congratulations! There was a lot of information to cover. But you now know what to look for in a quality pair of diamond studs. You have a good grasp on the 4C's, and you know more about why natural diamonds are more expensive than lab-grown diamonds.

You also know some of the pros and cons of choosing to buy her studs made with lab-grown diamonds or with a natural diamonds.

We are confident that you now are in a better position to buy her diamond studs, that are not only a good value, but also a pair she she will cherish and cherish you for gifting them to her.