

A Regular Guy's Guide to Buying Her the Engagement Ring of Her Dreams



Become a Gift-Giving Hero

Presented By
LUMIJE
HIM

What You'll Learn in This Guide

Buying an engagement ring is a big decision, not only is it a sizable purchase, but it also marks one of the big milestones in life. You want her to be surprised, you definitely want her to say yes, and you want her to be blown away by her ring.

Our goal in writing this guide is to give you the tools you will need to navigate the many decisions you will need to make during this process and maximize your budget, yet still get her the engagement ring of her dreams.



Here are Some Topics We'll Cover:

- The scheduling of when to start shopping for her ring.
- We'll outline the thing you'll need to decide when shopping for her ring.
- The basic blocking and tackling of the 4C's. So, you can get more bang for your buck.
- The how, why and what of natural diamonds.
- The how, why and what of lab-grown diamonds.
- Natural vs. Lab-Grown—the pros and cons.
- What things to watch out for when buying her ring.

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

Will She, or Won't She?



Whether you involve your future fiancé in the process is really a personal choice both of you.

Many couples choose to shop for an engagement ring together. If you are one of those couples this will take a lot of pressure off, you. You will know exactly what she wants: the shape of the center diamond, the type of setting, the type and color the setting metal will be and even her ring size. In other words, your pretty much are guaranteed to knock it out of the park.

But what if this isn't an option. Whether by your choice or hers. If your flying solo, you will need to find out all the things we mentioned above. Sometimes she will drop certain hints that she loves so-and-so's ring. Or maybe, she will stop at a jewelry store window with you and admire certain, shape diamonds and/or setting. You'll have to do some real covert information gathering.

You may also need to enlist the help of one of her good friends or a family member to supply this intel.

Key Takeaways

If you plan on shopping together for the ring you skip certain parts and concentrate on understanding the 4C's, what to look out for buying the center diamond and pros and cons of natural vs. lab-grown.

What's Your Timeline?

The first thing we recommend is to decide your timeline and work backwards. If you want to pop the question on a specific date (birthday, anniversary or holiday) give yourself about a month prior to this date (if you are flying solo-if shopping together then about three weeks) to gather all your intel, do the necessary research and shop the ring. Also, many jewelers (online or brick and mortar) will make your ring to order (use two weeks as the minimum time this usually takes but can take longer, so ask).

What's Your Budget?

You will need a ballpark figure you will/can spend to make certain choices along this journey. One big mistake we've seen other clients make is not considering the cost of the setting into your total budget. It is true that the center diamond is the most significant part of the ring/purchase, but the cost of a setting is not insignificant.

Gold is very pricey now (at the time of this writing about \$2K per ounce), so even a very plain gold setting can run hundreds of dollars.

Some settings are much more elaborate and can have side-diamond that flank the center stone, pave (small diamonds) around the center diamond (called a halo) and/or pave running down both sides of the ring. We will show example of these setting options: just be aware that the price these of these more elaborate setting can be add up.

Once you know when you want to propose and how much your budget is, you can get to the exciting part—shopping for the ring.

Key Takeaways

Give yourself enough time to gather intel, do the proper research, time for shop the ring and account the time needed to make the ring if it is made-to-order.

When determining budget don't forget to consider the cost of the setting. Depending on how elaborate it is a setting can be costly.

Decisions, Decisions, Decisions



The picture above illustrates the essential choices/decisions you will need to make in shopping her ring:

- What shape will the center diamond be?
- What carat size, color, clarity and cut-grade (the 4C's of a diamond) will her diamond be?
- Will the center diamond be lab-grown or natural? Note: the 4C's are the same whether the diamond is lab-grown or natural.
- What will the setting look like? Will it be yellow gold or white gold, 14K or 18K, or will you choose platinum.
- What style setting will you choose?

Key Takeaways

Unlike buying other classic diamond jewelry like diamond studs or a tennis bracelet, an engagement ring has many more options. This is why the gathering of intel is so important.

Choosing the Shape of the Center Diamond



The above picture shows the various shape diamonds. The most popular and classic diamond shape is round. The round brilliant is also the most expensive. This is due to the amount of steps/work that is required in the cutting/polishing of this shape. All other shapes are referred to as fancy-shapes.

There is nothing wrong with choosing a fancy-shape, but diamond shapes are very faddish and fickle. At one time princess cuts were all the rage, other times it was ovals, and at other times emerald cuts. If you know she wants a certain fancy-shape go for it.

If you don't know that she really wants a specific fancy-shape we recommend going with round. It is the most classic shape and will never go out of style.

Let's dive into the 4C's: carat, cut, color and clarity and see what each means and general targets you want to hit.

Key Takeaways

Carat refers the weight, not the diameter of the diamond. Rings are admired from the top down not from the side. Don't pay for a diamond that is too deep.

Balancing the 4C's: How to Find Center Diamond.

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.

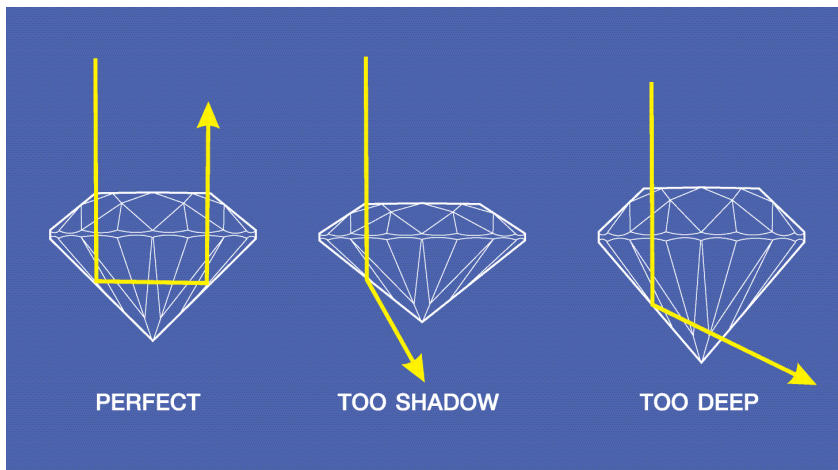
Carat describes the weight of the diamond, not the size the diamond appears to be (diameter). As diamonds increase in carat sizes and hit certain thresholds the price of that diamond per carat can jump significantly. For instance, a 5-carat diamond will cost more than (5) 1-carat diamonds of the same cut, color and clarity grade.

A diamond ring will be admired head on, not from the side, so we suggest your center diamond doesn't have a depth greater 64%. A 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 image 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.

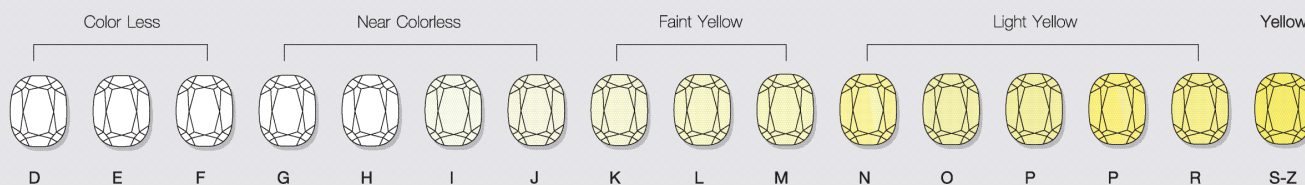
Cut is based on proportions of the diamond. The IGI grades this into five categories: Ideal, Excellent, Very good, Good, and Fair. The GIA also uses five categories: Excellent, very good, good, fair & poor.

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 diamond and make it appear smaller than its actual 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

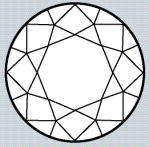
The closer to the letter “D” the color grade is the better. However, we do not recommend getting too good a color (this gets very expensive!) and is not necessary to get a beautiful diamond. Try aiming somewhere in the F-H range.

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

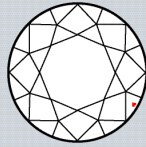
DIAMOND CLARITY CHART

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.



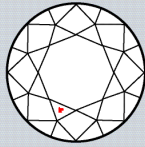
FL

FL diamonds are Flawless



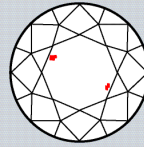
IF

IF diamonds are Internally Flawless



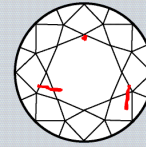
VVS1-VVS2

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



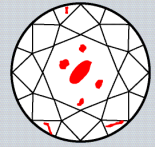
VS1-VS2

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.

Besides the 4C's there are three other grades included in a GIA certificate: Fluorescence, polish and symmetry. These will be explained on the next page.

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 types and the locations of inclusions. For instance, some inclusions are better to have than others. We have seen examples where two diamonds can have the same clarity grade, but one has white inclusion 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 with the naked eye (without a jeweler's loupe). No one is going to take out a loupe and examine your fiancé's diamond. There is no need to pay for a very high clarity grade. Aim for something in the SI-VS2 range.

Fluorescence

Before we leave the 4C's, we want to mention something called fluorescence. Fluorescence is a natural quality that some diamonds possess. Some 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 when it came to diamonds 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.

Polish

Smoothness of the diamond's surface, assessed on a scale ranging from Excellent to Poor.

Symmetry

Exactness of the diamond's outline, and the shape, placement, and alignment of its facets, assessed on a scale ranging from Excellent to Poor.





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

A Note About Certification

One of the best ways to make sure you are getting the actual color, cut, clarity and cut-grade the seller represents is to make sure your center diamond is certified. For natural diamonds we recommend the GIA. For lab-grown we recommend with GIA or IGI. This certificate will also help in getting an appraisal and insuring the ring.

Without certification there is no way to accurately assess you are getting the color, clarity and cut diamond the seller says your getting.

If you think you're buying G-H color and SI clarity and the diamond in your engagement ring is actually a K-color and I3 quality, this will greatly reduce the actual value of your ring. 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.

On the next two pages we review how to read a GIA certificate. If you grasp this, then interpreting a IGI certificate should be fairly easy.



GIA REPORT
2141438167

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.

GIA DIAMOND GRADING REPORT

January 01, 2014
GIA Report Number 2141438167
Shape and Cutting Style Round Brilliant
Measurements 6.41 - 6.43 x 3.97 mm

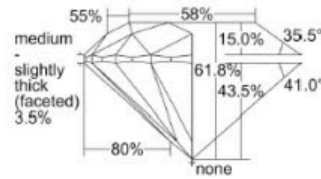
GRADING RESULTS

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

ADDITIONAL GRADING INFORMATION

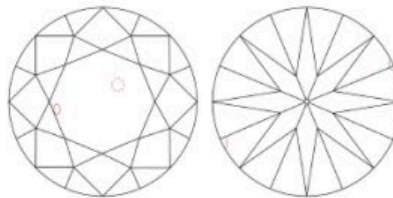
Polish Excellent
Symmetry Excellent
Fluorescence None
Inscription(s): GIA 2141438167. *I Love You*
Comments: SAMPLESAMPLESAMPLE

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 show indicate type, position, and approximate size of clarity characteristics. All clarity characteristics may not be shown. Details of finish are not shown.

GRADING SCALES

GIA COLOR SCALE	GIA CLARITY SCALE	GIA CUT SCALE
D	FLAWLESS	EXCELLENT
E	INTERNALLY FLAWLESS	
F		VVS ₁
G	VVS ₂	
H	VS ₁	GOOD
I	VS ₂	
J	SI ₁	FAIR
K	SI ₂	
L	I ₁	POOR
M	I ₂	
N	I ₃	
O	I ₄	
P		
Q		
R		
S		
T		
U		
V		
W		
X		
Y		
Z		



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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 +1 760 403 4500. ©2014 Gemological Institute of America, Inc.



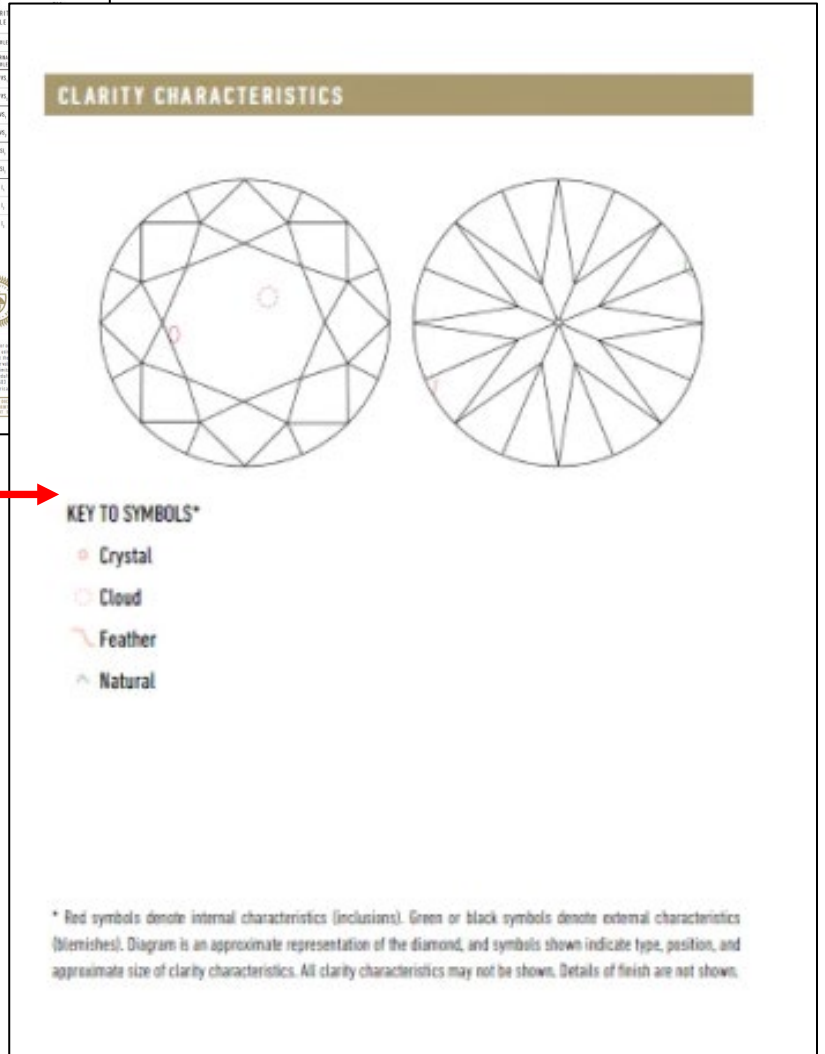
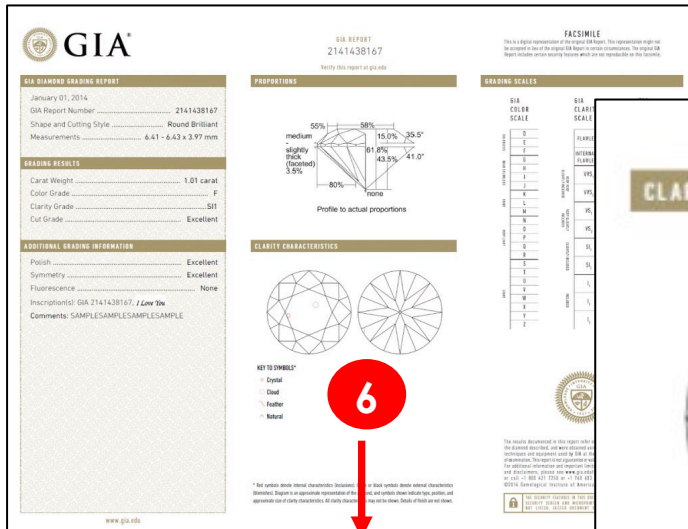
THE SECURITY FEATURES IN THIS DOCUMENT, INCLUDING THE Hologram, SECURITY SCISSOR AND MICROPARTICLE LINES, IN ADDITION TO THIS QR CODE, EXCEED DOCUMENT SECURITY INDUSTRY GUIDELINES.

www.gia.edu

Reading a GIA Certificate

1. The GIA certificate number.
2. This box contains the date of the certificate, the number of the certificate and measurements.
3. 4C's of the diamond.
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. (one 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 "7" ENLARGE TO SHOW MORE DETAIL

OTHER TYPES OF INCLUSIONS GIA LISTS

- Laser Drill Hole
- Crystal
- ∖ Needle
- Pinpoint
- Cloud
- ↔ Twinning Wisp
- Knot
- ∖ Feather
- ^ Chip
- Cavity
- x 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

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www.igworldwide.com

DIAMOND REPORT

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

NUMBER A1A12345

HONG KONG, December 14, 2014

LABORATORY REPORT (ORIGINAL)

TO WHOM IT MAY CONCERN.

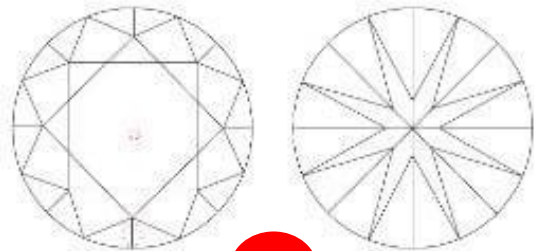
DESCRIPTION
SHAPE AND CUT
CARAT WEIGHT
COLOR GRADE
CLARITY GRADE
CUT GRADE
POLISH
SYMMETRY

NATURAL DIAMOND
ROUND BRILLIANT
1.34 CARAT
I
VVS1
VERY GOOD
GOOD
VERY GOOD

Measurements
Table
Crown Height - Angle
Pavilion Depth - Angle
Girdle Thickness
Culet
Total Depth
FLUORESCENCE

4.58 - 4.80 x 2.87 mm
62%
12.5% - 33.5°
42% - 40°
THIN TO SLIGHTLY THICK
MEDIUM
58.1%
NONE

The symbols do not usually reflect the size of the characteristics.
Red symbols indicate internal characteristics.
Green symbols indicate external characteristics.



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



IGI results, findings included in this document are Hong Kong, internationally recognized and additional features not listed here, are a complete, 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.



Now that you have a basic understanding of the 4C's you can balance these four components to emphasize what you think is most important to your future fiancé and what isn't. When you opt for a better color the price increases and the same hold true for opting for better color and cut grade. Of course, when you increase the carat size and keep cut, color and clarity the same the price will also increase. In addition, as you increase the carat size to certain thresholds, the cost per carat can jump quite a bit. Also, the price for better color, clarity and cut grade can also jump much more than a similar upgrade in a smaller diamond.

If you know that she would prefer you spent your money on a larger diamond and sacrificed color or clarity that is important. If she would sacrifice size for better color, more sparkle or a cleaner diamond this is also important to know.

We are now going to get into the subject of natural diamonds and lab-grown. There are pros and cons to each of them. We will cover how natural diamonds were formed, what goes into mining and their rarity because this influences the cost of these diamonds as well as their long-term value.

We will also discuss how lab-grown diamonds are made and the improvements in this technology and other factors which determine the price of these diamonds and their long-term value.

Key Takeaways

The 4C's is used to grade and price both natural and lab-grown diamonds.

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 diamond 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 diamond closer the earth's surface, and some even made there way to the surface and were accidently 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 cheap undertaking. Excavating these diamonds is a monumental task. First, an enormous carrot-shaped hole is dug to locate what is known as the Kimberlite pipe. This pit is dug so that roads hug the perimeter. These are necessary to accommodate the gigantic machinery needed to excavate the terrific quantities Kimberlite rock in hopes of finding embedded diamonds. Below is a picture one of the largest mines ever dug.

Tons of Kimberlite are excavated and transported by huge dump trucks to sites where this rock is pulverized into tinier pieces and x-rayed to find the natural rough diamond found in it. 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.



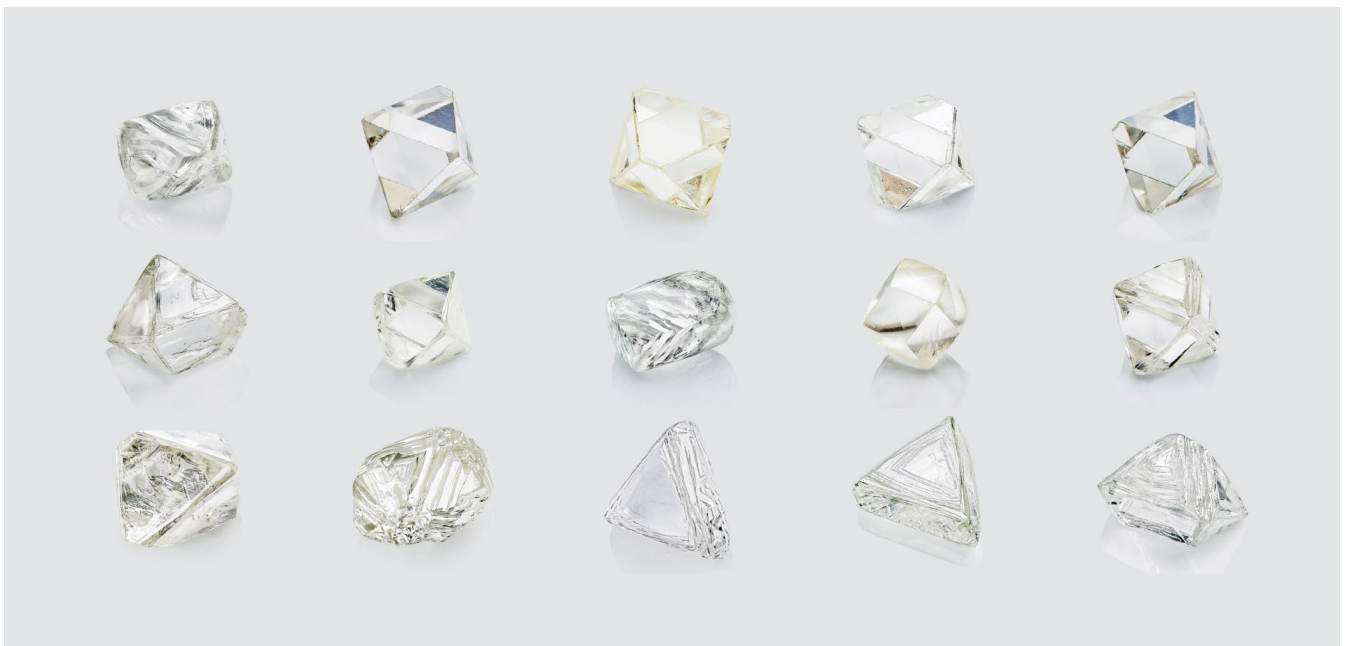
A picture of a natural diamond mine



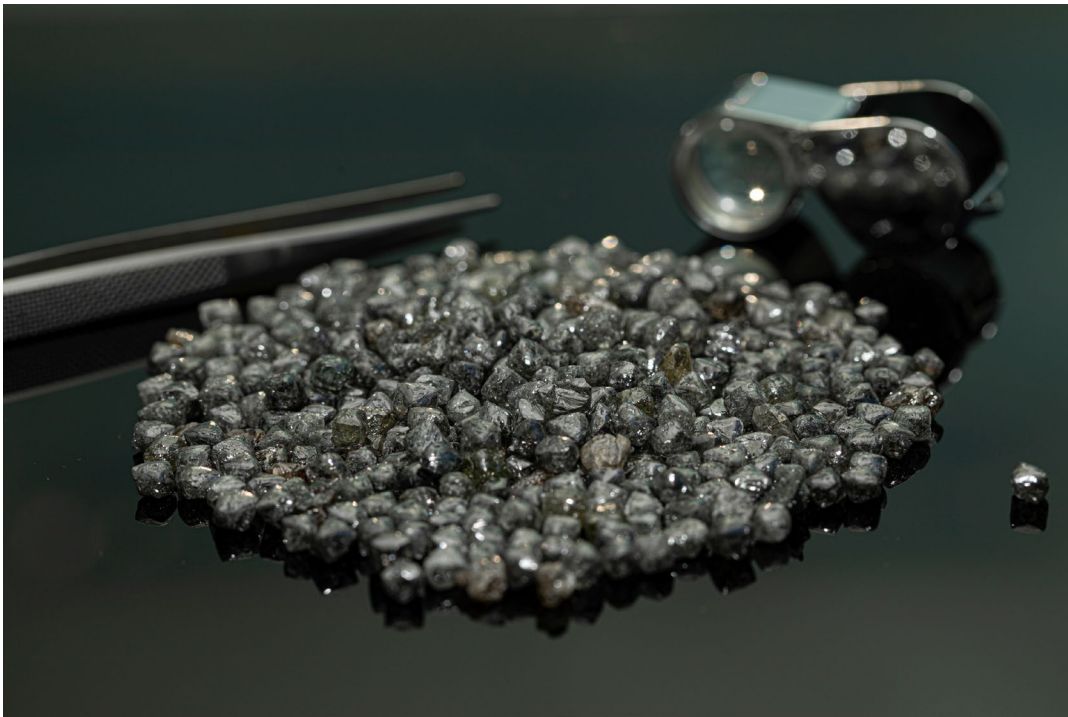
The large-scale and costly excavation of kimberlite rock to find embedded rough diamonds.



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 in the manufacturing of lab-grown rough diamond

Just How Rare Are Gem-Quality Natural Diamonds?

Active diamond mines for geological reasons are usually located in very remote 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, has a high rate of failure, and there are millions to be lost.

Due to the expense, risk and a 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 Have Become Mainstream

The technologies used to create synthetic or man-made diamonds have been around for decades, but recently there have been major improvements and scaling of these technologies. Currently, larger and larger gem-quality diamonds are being created in shorter periods of time.

These new-breed of lab-grown diamond are identical molecularly and chemically to diamonds developed over 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. 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 side by side with the same carat size, proportions, color and clarity. One of these was a natural diamond and one was lab-grown you nor anyone else, without the aid of a special machine, could tell the difference between the two.

There might not be very little difference chemically or molecularly between the two—but there is a major difference in the price, rarity and ability to hold value.

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 will factor into your decision of whether to buy a pair of natural diamond studs or a lab-grown pair.

Pro's and Con's of Buying a Natural Diamond



The Pros

- Over the last 35 years diamonds have grown in value about 3% every year.
- This ability to retain and appreciate in value is due to the natural 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 go down.
- 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 center diamond if you go the natural diamond route, as you would if you chose a lab-grown diamond.
- Also, you will not be able to purchase a diamond with the same color, clarity and cut-grade as you could if you buy a lab-grown diamond and still remain within your budget.
- You will need to decide if your partner would be happy with a lab-grown diamond engagement ring, or she 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 Lab-Grown Diamonds



The Pros

- Lab-grown diamonds are much less expensive than natural diamonds (see chart on next page)
- For the same amount of money, you will be able to get her a much larger center stone, as well as an upgrade the color and clarity if you choose lab-grown.

The Cons

- Since lab-grown diamonds are man-made there is no limit to number of diamonds that can be manufactured. 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 really 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 would prefer lab-grown—or have no preference.

Comparison of Prices Between Natural and Lab-Grown Diamond Engagement Rings*

For this price comparison we will assume that both the natural are GIA-certified and lab-grown diamonds either GIA or IGI-certified round diamonds with the highest cut-grade. The lab-grown diamonds are F-G in color and VS2 clarity. The natural diamonds are H-I in color and SI clarity. Both are set in a plain 14K gold settings.



(Prices are in USD)

SETTING NAME	NATURAL DIAMOND	LAB-GROWN DIAMOND
KIMBERLY	\$7,000	\$2,250
TAMAR	\$7,000	\$2,250
GABRIELLA	\$8,000	\$2,370
ADRIANA	\$8,500	\$2,700
MARCELLE	\$6,000	\$2,000

*To see what each of these setting looks like click [here](#)

Key Takeaways

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 diamond engagement ring made with lab-grown diamonds compared to a one 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.

So, you would want to keep both these factors in mind.

Whether you buy lab-grown or natural will depend on how you perceive the cost vs. value equation and your future fiancée's expectations. Neither is a right or wrong choice. Armed with the basic knowledge contained in this guide we are confident you will be able to buy her a dream engagement ring that she will cherish forever.

Finding reliable sources of information about diamonds on the internet is not always easy. Certain sites that sell only lab-grown diamonds tout all their positives of them and make one feel like buying natural diamonds biggest waste of money. The same can be said about those sites which are firmly entrenched in the natural diamond camp.

The Gemological Institute of America (GIA) is an old and well-respected laboratory and it chock filled with information: <https://www.gia.edu/>

The Setting—So Many Choices



Settings come in so many styles. The first choice you will need to make is relatively straightforward. Gold or Platinum.

Gold is more resistant than platinum to wear and tear. If choosing gold don't go with anything less than 14K. 18K is also an option but not really essential.

The most popular choices of gold are yellow gold and white gold, with rose/pink gold a very distant third. Platinum is its own category and looks like white gold.

Solitaire Setting or Side/Accent Diamonds?



The picture on the left shows a classic solitaire setting the ring on the left show's baguette side stones.

If you go the side-stone route, there are many choices of shapes that these accent stones can take.

Halo or No Halo?



A halo setting is one that has small diamonds around the center diamond.

Single or Double Shank?



The picture on the left shows a single shank stone, the one on the right a split shank or double.

Pave or Plain Setting?



Key Takeaways

We have just scratched the surface with the types of settings available. On top of this, most setting varieties come in different size widths as well—adding to the choices. Unless you know that your partner wants a very specific setting, we recommend you get 14K plain, single shank setting without any pave or halo. This will keep the cost down and you can later shop together for a different type of setting.

How to Determine Her Ring Size?

The last thing we want to cover is getting as close as possible to her correct ring size. If your partner is shopping with you this is easy to do. Any jeweler can measure her ring size for her.

If you are buying the ring online almost all sites that sell rings can send you a plastic ring sizer set for free or a very nominal charge (I know Lumije does). Or these are available on Amazon for a couple of dollars.

If you are going solo, then you may need to get a hold of one of her rings that she wears (preferably one that goes on her right-ring finger). A family member or close friend may also be able to help. There are charts available with different ring size circles that you can match the inside diameter of the ring you got a hold of to get her size.

If you have no idea and she has average size fingers, we recommend going with a size 7. It's easier for any jeweler to make the ring smaller.



Example of inexpensive ring sizers available from many online retailers on Amazon.

Key Takeaways

We have just scratched the surface of the types of settings available. On top of this, most setting varieties come in different size widths as well—adding to the choices. Unless you know that your partner wants a very specific setting we recommend you get 14K plain, single shank setting without any pave. This will keep the cost down and you can later shop together for a different type of setting.



The prospect of buying an engagement ring can be daunting. There is a certain mystique surrounding diamonds and this coupled with confusing industry-speak can make anyone feel less than confident.

One overriding principle should guide you in buying your partners engagement diamond engagement ring. If something sounds too good to be true it probably is.

There are no free lunches when it comes to diamonds. If you see a diamond that seems identical in carat size, clarity and color but is much less than everyone else—there is a reason.

1. Make sure that both diamonds are natural diamonds if that is what you're shopping for? We have seen some website almost hide this fact that they sell lab-grown diamond. Lab-grown diamonds are significantly less expensive than natural diamonds.
2. Are both diamonds certified and if yes, was the certification done by the same grading laboratory? Some laboratories have stricter criteria than others—look for GIA for natural diamonds and IGI or GIA for lab-grown.
3. There are treatments that can be done on a diamond to improve its color or clarity grade it will be stated on the certificate.
4. As we talk about in the clarity section certain types and location of occlusions are preferable to others—even if both diamonds get the same clarity grade.
5. The cut grade—can also be the hidden factor too deep a stone is not a positive because it both adds unhelpfully to the carat weight and cuts down on the sparkle the diamond has. The same can be said about too shallow a stone, it may “face up” larger but will hurt the sparkle.



If you read to this page, congratulations! There was a lot of information to cover. But you have gained a bunch of knowledge. You know:

1. That you will need some time to gather intel if you are going solo on buying her ring you should give yourself a month—so work backwards if you have a specific date you want to propose on. Even if you are shopping together, you will need several weeks to allow her ring to be made up.
2. There are many decisions/choices you will need to make regarding her ring and what these are. You might need to be creative at getting this intel if you are buying her ring without her.
3. That you will need to have a budget in mind to make these decisions and will factor in the cost of her setting in this budget.
4. You understand the 4C's and what range you should aim for and also that round is the default shape you should choose unless you know she wants a fancy-shape, instead.
5. You know about natural & lab-grown diamonds and the pros and cons of each.

We are confident that you will get her an engagement ring that melts her heart. Enjoy your new hero status.