



The Ultimate Guide to
**Buying an
Engagement Ring**



LAB DIAMOND RINGS
SHE'LL SAY YES



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Introduction

Finding the right engagement ring for a significant other is anything but an easy or quick process. In fact, many men (and women) see engagement ring shopping as one of the most stress-inducing major purchases of their lives; right up there with buying a new home or vehicle.

With so many options to choose from -- and your budget to consider -- you may not even know where to start. Luckily, this eBook is intended to serve as a comprehensive guide to help you make the most educated decision before popping the big question.

Whether you're just beginning your search or you've been looking for months, we're confident you can utilize this information to make your proposal a moment to remember. Before we dive into the specifics, it's important to figure out how much you're willing (or able) to spend.



Considering Your Budget

If you're asking yourself how much you should spend on an engagement ring, the answer depends solely on your budget. According to a recent study conducted by The Knot, the average ring costs \$6,351. With that being said, a common rule of thumb is to invest at least 2 months worth of salary. For example, if you make roughly \$2,500 per month, then the ring you purchase should cost around \$5,000.

This ensures you'll be getting the best ring possible that fits within your budget. But, what if you don't have much to spend and want to pop the question sooner than later? There are a few tips out there to help save you money while still being able to purchase an impressive ring he or she will love. Additionally, at Lab Diamond Rings you can pre-qualify for financing to see how much credit is available and structure your monthly payments at a rate that fits with your comfort zone, and interest free.





TIP #1

Be Strategic With the Setting

If your budget won't allow for that larger stone you have your eye on, don't worry. You can actually create the illusion of additional carats by choosing a halo setting (a circle of smaller stones around the center stone). Not only can this type of setting make the stone in the middle look bigger, it can also completely change the appearance of the diamond by giving it a vintage look.

TIP #2

Pick a Prong

Less metal means a lower cost, so opt for a more minimal prong setting (which secures the diamond like a tripod above the band) over a bezel one (a metal ring that encircles the sides of the gemstone to hold it in place). Since more of the stone is visible, a prong setting is a great way to highlight the diamond, as well as make cleaning the ring a lot easier, since it's much stronger and will hold the diamond firmly in place.

TIP #3

Opt for an Emerald Cut

An emerald cut has fewer facets (the surfaces that reflect light and make the diamond sparkle), so it won't be as shiny, but the shape allows the diamond to cover more surface area than other cuts of the same carat weight do (read: it will look bigger). And it's a timeless style, so your ring will never seem passé.

TIP #4

Make it a Set

This may not work if you want to be surprised, but if you and your fiancé-to-be are going to research the rings and shop for them together, sometimes you can score a deal if you buy an engagement ring and wedding band at the same time. You might even be able to get his wedding band as well for—you guessed it—even more savings.

Now that you know how to maximize savings while purchasing an engagement ring on a budget, let's delve into a few additional (yet, key) factors that should be considered before you decide to buy.

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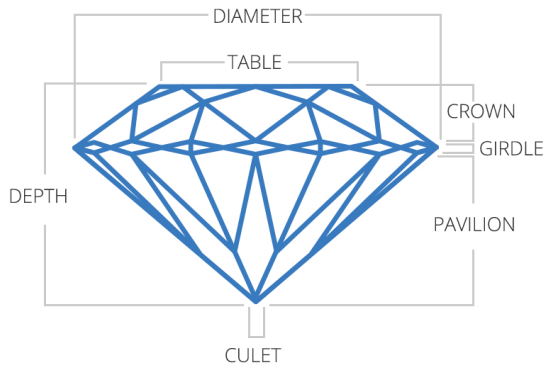


The 4C's of Diamond Quality

If you're going to make an educated decision before buying your engagement ring, you'll need to know what to look for when it comes to diamond quality. This will not only ensure your diamond is authentic, but will help you decide which stone to choose. To do this, you will first need to understand the 4 C's of diamond quality. A diamond's 4 C's represent the four main components of its beauty and structure: Cut, Color, Clarity and Carat. When looking at a diamond, the eye perceives a balance of its characteristics and components, including, but not limited to, the 4 C's. Each of the C's are graded on a scale, and can be evaluated for quality. Though some universal terminology and standard grading exists, it does vary by lab entity.

The most consistent entities—and the ones we recommend gaining a certificate from—are the GIA and the IGL. Gradings of the 4 C's help determine the value of a diamond and indicate its quality. Diamond sellers often set their prices based on grading reports. Knowing the basics of these gradings is helpful when comparing two similar diamonds, but what remains most important is how the diamond appears to the naked eye—and how attractive the diamond is overall. In this sense, having a foundational understanding of the 4 C's is imperative as a buyer, so that you can avoid spending your budget on a component that will go unnoticed. Our Lab-Grown Diamonds are Ideal or Excellent make, and will save you an average of 50% compared to mined diamonds.

CUT



Diamond Cut specifically refers to the quality of a diamond's angles, proportions, symmetrical facets, brilliance, fire, scintillation and finishing details. These factors directly impact a diamond's ability to sparkle, along with its overall aesthetic appeal. The GIA grades Diamond Cut on the scale of Ideal, Excellent, Very Good, Good, Fair and Poor. The Ideal and Excellent grades, depending on Diamond Shape, signify proportions and angles cut for maximum brilliance and fire.

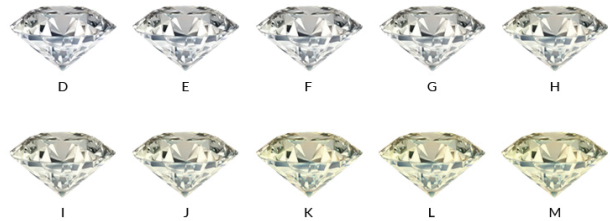
Cuts vary significantly among diamonds and diamond cutters. At times, a cutter may aim for maximum Carat weight, leaving the diamond too deep or too shallow for optimal light reflection. Other times a diamond may be cut to minimize the number of inclusions, improving its Clarity, but forgoing maximum sparkle. Even an Ideal cut diamond may have a yellow tint that is too noticeable and detracts from the gem's beauty.

More importantly, though, is ensuring Cut is a focal point of your diamond selection. Even a pristine 2 Carat Diamond with no blemishes or color tinting can be dull if it's not cut exceptionally well. Cut is the biggest indicator of beauty, and should be made priority over the other C's. As an example, this 1.50 Carat Round Brilliant is graded well for each "C" but lacks a vivacious sparkle.

It's essential to note that a top grade designation, like Excellent, doesn't necessarily indicate an outstanding diamond cut. Almost 55% of all diamonds sold online are Excellent cuts. Some are stunning, while others are mediocre.

Because Cut is so important to a diamond's fundamental beauty, it's crucial to review a diamond's Cut carefully and ask for the eye of an expert.

COLOR



Diamond Color is graded in terms of how white or colorless a diamond is. The GIA grades diamonds from D to Z, with D being the most colorless, and Z containing noticeable brown or yellow tint.

The pricing of diamonds usually reflects these grades—sometimes significantly. In most cases, the naked eye cannot tell the difference between two adjacent color graded diamonds, though the price difference may be significant.

The most critical aspect with Color is to determine if it appears colorless in relation to its setting. You also want to be certain that a diamond is clear of any tinting that takes away or interferes with white and colored light reflections.

Brilliance, or sparkle, is created from the way the diamond is cut. It is not advantageous to purchase a diamond that distracts from this important principal characteristic. As a general recommendation, review each diamond closely and ask for the assistance of an expert.

This is the best way to ensure you're not paying for a feature (i.e. too high of Color grade) that will go unnoticed, or purchasing a diamond that distracts or interferes with light reflection.

CLARITY



FL
Flawless



IF
Internally flawless



VVS1-VVS2
Very, very slightly included



VS1-VS2
Very slightly included



SI1-SI2
Slightly Included



I1-I2-I3
Included - Visible to the naked eye

A Diamond's Clarity grade evaluates how clean a diamond is from both inclusions and blemishes. Clarity is graded by the GIA on the following scale:

- **FL** (Flawless)
- **IF** (Internally Flawless)
- **VVS1** (Very, Very Slightly Included 1)
- **VVS2** (Very, Very Slightly Included 2)
- **VS1** (Very Slightly Included 1)
- **VS2** (Very Slightly Included 2)
- **SI1** (Slightly Included 1)
- **SI2** (Slightly Included 2)
- **I1** (Inclusions 1)
- **I2** (Inclusions 2)

Depending on the size, location and darkness of blemishes and inclusions, these imperfections can interfere with light as it passes through the diamond. When this happens, the brilliance and beauty of the diamond is dulled, taking away from the high quality Cut.

For Clarity, our primary recommendation is to ensure the diamond is eye clean, and that inclusions are not interfering with light reflection.

Review the stone to see if it is eye clean and ask for confirmation from an expert. A certificate alone won't tell you how a diamond's blemishes will impact the stone's appearance and brilliance.

CARAT WEIGHT



Often when people hear the term "Carat Weight," they think it refers to the size of the diamond. In actuality, Carat refers to the weight of the diamond, not how large the stone is. A 1 Carat Diamond equals 200 milligrams, or 0.2 grams—and weighs about the same as a quarter of a raisin. Depending on the Diamond's Shape and how it is cut, two 1 Carat Diamonds might be quite different in size.

While Carat weight is an element to consider when buying a diamond, the overall appearance and brilliance should carry more importance. For example, a mediocre 1.5 Carat diamond will not shine as brightly—or draw as much attention—as a stunning 1.0 Carat diamond, no matter how much more it weighs.



Choosing Your Metal

When it comes to choosing metal for an engagement ring, it's important to first determine your fiancée's style, and then find the right metal and color to complement that style. One of the first things you need to think about when choosing a metal for a setting is the type of jewelry your future bride typically wears:

- If she's drawn to cooler hues and silver-toned jewelry, then platinum or white gold is the way to go.
- Yellow gold or rose gold are good choices if she tends to gravitate toward warmer tones.
- Mixing metals like white gold and yellow gold is a smart option, because it will allow her to complement any piece in her existing jewelry wardrobe.
- Even if you decide on a warmer metal like yellow gold, setting the diamond in a white metal head (which holds the diamond in place) like platinum or white gold will accentuate the diamond, showing off its brilliance to sparkling effect.



PLATINUM

Platinum is a naturally white metal with a cool luster that showcases the brilliance and sparkle of diamonds beautifully. It's a popular choice for engagement rings and wedding bands, and is considered the most precious of all jewelry metals.

Compared to gold, platinum is five times as rare and purer when used in jewelry. Platinum is durable, making it a good option if your fiancée leads an active lifestyle — its density provides a secure setting for diamonds or gemstones. Platinum is also naturally hypoallergenic, so it's a great choice for those with sensitive skin.

Its elegant sheen will not fade or change color over time, making replating your platinum ring unnecessary. Because of its strength, it's a popular choice for setting diamonds.



GOLD

Gold is an extremely versatile metal, and the most common choice for jewelry. The standard measurement of gold is a karat, which is divided into 24 parts. Pure gold is 24 karats, meaning 24 out of 24 parts are gold.

Pure gold is too soft to be used for jewelry, so it's combined with other metal alloys to increase its strength. You'll find 22K gold, but most often gold comes in 18K (75% gold), 14K (58% gold) and 10K (about 42% gold). The remainder is made up of other metals — like silver, copper, nickel and zinc — to lend strength and durability.

The type and percentage of metal alloys used determine the shade and color of gold. For example, 22K gold tends to be a rich, saturated gold color, while 14K gold may appear as a slightly paler yellow. Gold jewelry usually comes in these colors:

Yellow Gold - Classic yet fashionable, yellow gold achieves its warm patina from the red of copper and the green hue of silver. Yellow gold lost favor to white gold for a while, but has recently regained popularity.

White Gold - More contemporary than yellow gold, white gold gets its silvery white character from combining yellow gold with copper, zinc and nickel (or palladium). It's plated with a hard element called rhodium (a platinum group metal), which costs about four times as much as platinum, resists scratches and tarnishing, and gives white gold a reflective appearance. However, it may wear away over time, requiring a quick trip to your jeweler for re-plating.

Rose Gold - Unique and romantic, rose gold has a warm, pink hue created by combining yellow gold with a copper alloy. The overall percentages of metal alloys are the same for rose gold as they are for yellow or white; it's just a different mixture of alloys used.

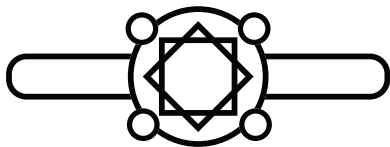
Green Gold - While not all that common, green gold is unusual and nature-inspired; it has a soft, pale green color created by mixing yellow gold with silver, copper and zinc. Use green gold together with rose and white gold for an interesting, different tri-color look.



Deciding On A Setting

People can mean different things when they refer to a diamond's setting. Sometimes you'll hear jewelers refer to the overall ring as the setting when describing the ring that you choose to have a diamond set into.

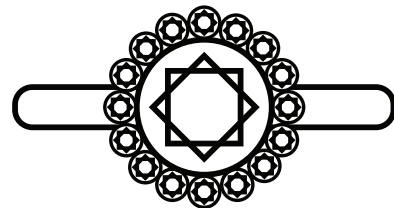
Technically, a ring is made up of two parts: the shank, or body of the ring, and the head or gallery — the metal that sets the diamond into place. The setting provides more than security for your diamond. It's an important feature of the diamond's look. Here's a primer on the basic kinds of ring settings.



PRONG SETTING

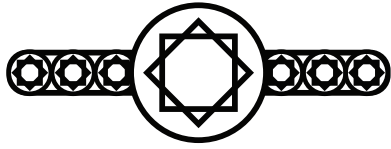
Prong settings are the most common and popular settings for diamond engagement rings. They act like small claws, rising up to grasp the diamond. They can hold any size stone in place, but are typically used to hold a larger center stone (or multiple featured stones). Prong settings vary based on the shape of the diamond.

With round brilliant diamonds, you most often see four or six prongs boosting a diamond upward. Both ring settings are considered to be safe, and the four-prong setting allows you to see more of the stone. For fancy-shaped diamonds (such as a princess-cut or pear shape), prongs can take on "V" shapes to protect the sharply angled corners.



HALO SETTING

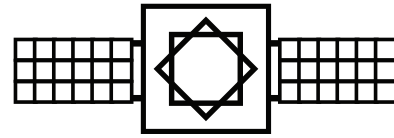
The halo setting secures the ring's center stone underneath a rim adorned with pavé, invisible-set or channel-set diamonds. Popular with celebrities, the halo setting creates a spectacular diamond look that is feminine and delicate. Halo settings can be round or squared off on the sides.



CHANNEL SETTING

Looking like a channel of sparkling water, a channel setting in a ring features a row of diamonds side by side, suspended by individual seats cut into each side of the channel. This setting is often used in wedding band designs or for side stones accenting the center diamond of an engagement ring.

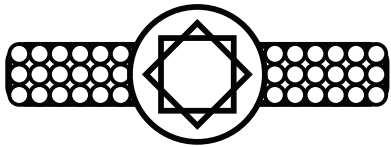
The fact that the diamonds can fit snugly around the ring makes the channel setting popular for eternity, anniversary or wedding bands — it can symbolize the harmonious continuity of love and commitment. Sometimes you'll also see channel-set stones with a bar between each stone, known as a bar setting.



INVISIBLE SETTING

Imagine a palace floor made entirely of diamonds. That's the impression created by the invisible setting, which assembles a grid of princess-cut, or square diamonds set side by side to appear as an all-diamond surface.

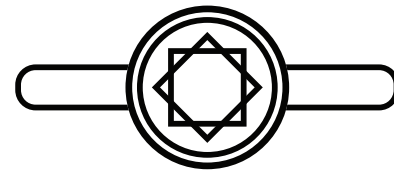
Invisible-set diamonds have special channels cut into them which allow them to be set from underneath, and typically set flush to metal surrounding the diamond's grid pattern, thus giving the illusion nothing is holding them together.



PAVÉ AND MICRO-PAVÉ

Hollywood glamour. Sophisticated Italian elegance. Pavé diamond rings call up so many romantic images, and can be a perfect choice for a woman who's in love — with her fiancé and with timeless fashion.

Literally "paving" a ring's surface with tiny diamonds, a pavé ring sparkles but still allows the design to be subtle, avoiding large diamonds that some women may see as gaudy. The technique involves creating tiny beads or prongs from the surrounding metal to hold the diamonds in place. Designs that use many very small diamonds or gemstones are known as "micro-pavé."



BEZEL SETTING

In a bezel-set ring, metal is formed around the shape of the diamond, and the top of the stone sits flush to the perimeter of the setting. While this setting is the old-fashioned way of setting a gemstone, popular until the late 19th century, the bezel setting reemerged in the 1990s as a popular choice for admirers of simple, contemporary jewelry.

There are two options for bezel settings: a full bezel (which encircles the entire stone) and a partial bezel (which holds two sides of the stone but leaves openings on the other two). A full bezel covers about 10% of the diamond, though most people only see the top of the diamond when a woman is wearing the ring.



Additional Factors to Consider When Buying An Engagement Ring

While the information listed above explains some of the most critical factors to consider when purchasing a ring, there are a few additional points you may feel are important as well, depending on your preference and budget.

→ **CERTIFICATE OF AUTHENTICITY**

For smaller diamonds, it may not be necessary to request a certificate of authenticity. In fact, in doing so, your engagement ring as a whole may be more expensive. However, if a certificate is important to you, to ensure diamond quality, then you may opt to receive one.

Keep in mind, though, that a certificate is not an appraisal and will not detail the value of your particular diamond. Rather, it will explain the brilliance of your stone and vouch for its legitimacy.

→ **WARRANTY OR GUARANTEE**

Some jewelry stores will offer a warranty or guarantee for your engagement ring purchase to cover a specific amount of repairs and/or replacements. Additionally, some jewelers will offer an added insurance policy for the ring itself. This is typically an added cost, but may come in handy should you mistakenly misplace or damage your ring.

You're On Your Way To Proposing!

You're On Your Way To Proposing! With all of the information provided in this guide, you're now on your way to purchasing an impressive ring for your significant other and finally popping the question! For more engagement ring buying tips and advice, be sure to stay up to date with our future blog posts or contact Lab Diamond Rings today at (800) 682-1799. Our website, www.labdiamondrings.com is renowned for providing the highest quality engagement rings to help make your proposal one to remember, and give you more bang for your Engagement Ring Dollars.

Our KRAZY Philosophy

Kindness, Respect, Action, Zero-Hassles and a "Yes I Can!" attitude guide the Lab Diamond Rings team. Try us out! We're certain you will love our selection of affordable diamonds and diamond jewelry. As prime manufacturers we make everything we sell in house, so we don't pay additional mark ups to wholesalers or distributors. This is why when shopping LabDiamondRings.com, you can benefit from buying direct and paying wholesale prices rather than paying double from a re-seller or retailer. A constant commitment to research and development by three generations of family ownership in the diamond and jewelry industry makes sure that each of our, "Lab-Grown" pure carbon diamonds, delivers the finest quality at the best possible price to our customers.



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