



DIAMOND BUYING GUIDE

DiamondChatForum.com



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INTRODUCTION

The Diamond Buying Guide is an effort by Diamondchatforum.com to introduce you into the world of diamonds. There is so much to learn about the magic involved in the making of a diamond, its amazing qualities and the points you need to consider before purchasing your own diamond. We at Diamondchatforum.com understand the specific needs of consumers when it comes to purchasing diamonds. The learning gained by studying a few important facts will go a long way in making your diamond purchase much easier.

The book is divided into five brief sections starting with the basics of **‘knowing your diamond’** and continuing unto the **‘5C’s’**. The section on **‘buying a diamond’** gives you a step by step procedure of identifying and finally buying your diamond. The **‘cleaning and protection’** section is of vital importance to enrich the beauty and splendor of your diamond. The **‘Diamond terms glossary’** gives you an insight into various forms of terminology used in the diamond business.

This book seeks to provide you with a basic hand on approach towards understanding diamonds better. We do hope that more knowledge can be gained by building on the points covered in this book. A thorough reading of this book will go a long way in increasing your know-how on diamonds. More sections on diamonds can be accessed at our website www.DiamondChatForum.com.

KNOW YOUR DIAMOND

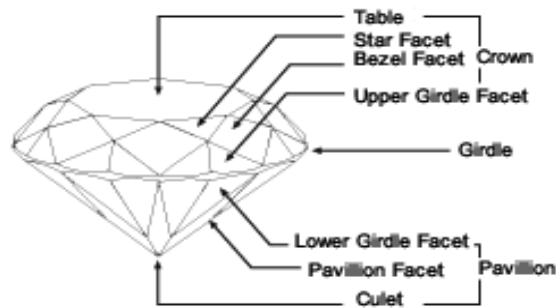


TABLE:

This refers to the flat top of a cut stone. It is sometimes called as its face.

CROWN:

This refers to the portion of a cut stone above the Girdle. It consists of a large flat area on top called a table, and several facets below it. These include the Star Facet, Bezel Facet and Upper Girdle Facet respectively.

GIRDLE:

This refers to the edge formed where the top (crown) and bottom (pavilion) of a stone meet. The girdle is the area normally grasped by prongs when a stone is mounted onto a setting. Many diamonds are also finished with a fully polished or even a faceted girdle. The girdle is rated in terms of its thickness.

PAVILION:

The pavilion is the bottom portion of a cut stone, beginning at the girdle and going to the point at its end. It includes two separate facets namely the Lower Girdle Facet and the Pavilion Facet.

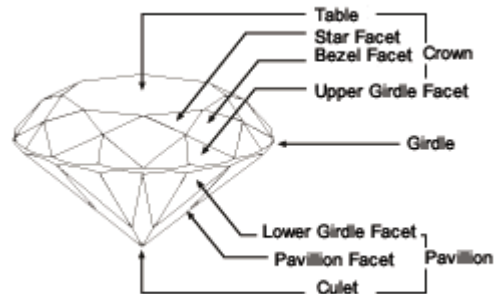
CULET:

The culet refers to the bottom point of the diamond. In many cases this point actually has a very small facet. The culet is referred to in terms that relate to the presence or size of this facet.

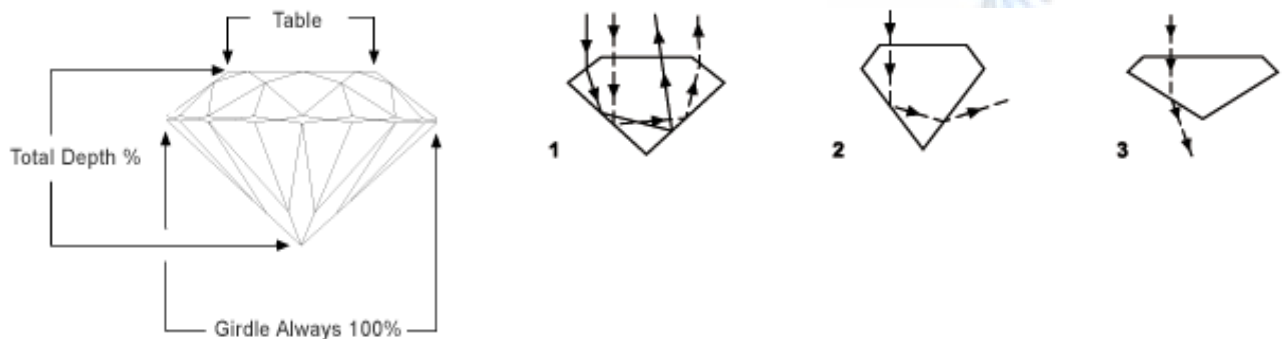
THE 5C'S OF DIAMONDS

The extraordinary brilliance and fire within diamonds is ignited by the passage and reflection of light. This beauty of diamonds is due to the conjunction of each of the 4C's with light. The 4C's namely the **Cut, Color, Clarity and Carat weight** give us an insight into why some diamonds appear to be more beautiful than others. The characteristic features and proportions of the 4C's influences the way in which light enhances the sparkle of a diamond. The stones with the highest ratings in terms of the 4C's are considered the rarest and are the most expensive ones. That is where the 5th C, the **Cost** comes into the picture. All the other 4C's have an affect over the cost of a diamond with their respective unique characteristics.

CUT:



- The cut of a diamond refers to its proportions. It is one of the most important factors to be considered while choosing your diamond. It is an aspect which is directly influenced by man. The other three are influenced totally by nature.
- The cut of a diamond should not be confused with its shape. Shapes are cut from the original rough diamond, and whatever the shape, a well-cut diamond is always better able to reflect light.
- Diamonds are usually cut with 58 facets, or separate flat surfaces. These facets are placed at precise angles to each other. This relationship is designed to maximize the amount of light reflected through the diamond and to increase its beauty.
- Rough stones can be cut to their maximum weight and monetary value but loses some “brilliance and “sparkle”. Similarly rough stones can also be cut into the most beautiful stone, despite heavy weight loss and lowered monetary value.



1. Well Cut :

When a diamond is cut to proper proportions and light is reflected from one facet to another and then dispersed through the top of the stone. Within the well cut standards are the ideal, excellent and very good categories.

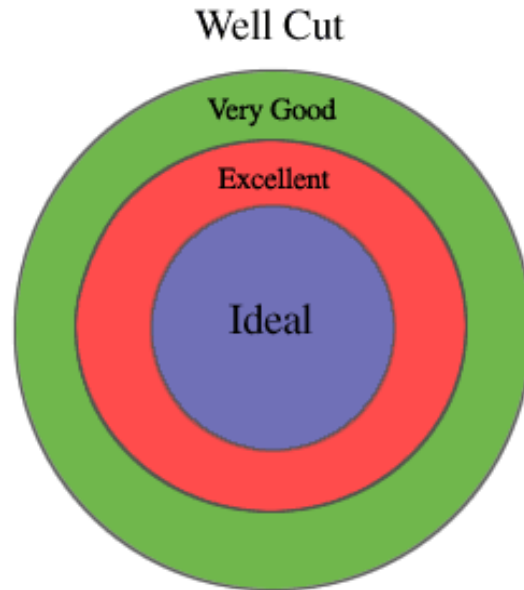
- Ideal Cut: This Cut combines the best in brilliance and fire.
- Excellent Cut: Exhibits great beauty yet with a slight flexibility of percentages.
- Very Good Cut: This range of cut balances precise proportions and price considerations.

2. Deep Cut:

If a diamond is cut too deep, light escapes through the opposite side of the pavilion.

3. Shallow Cut:

With a shallow cut, light escapes through the pavilion before it can be reflected.



The cut or proportions of a diamond is measured in percentages relative to the diameter of its girdle. The girdle diameter is always considered to be 100%. Supposing the Girdle diameter is 100%, the table is 5.6mm and the total depth is 6.1mm. Thus the diamond has a table of 56% and depth of 61%.

Identifying a Well Cut Diamond?

In defining the best cut, personal preference will always be an issue. So the listed category Well Cut, Very Good, Excellent & Ideal assists you in selecting the right diamond. Ideal cut has the narrowest range, with Excellent and Very Good following later. The lowest score becomes the overall cut grade. The lowest assigned grade for any individual characteristic is always used. If the table percentage falls within excellent and yet the depth percentage is in the very good range, the diamond is classified as Very Good.

Every shape of diamonds does not have the same proportions. Every diamond shape requires its own guidelines in order to achieve maximum beauty. Due to mathematical differences, inherent in different shapes, the table and depth guidelines are formulated to maximize fire & brilliance. This is done to have a magnificent display that highlights the individuality and character of each shape.

Girdle:

The girdle is the outer edge of a diamond. It usually has a frosted appearance. Many diamonds are also finished with a fully polished or even a faceted girdle. This characteristic does not affect the value of a diamond and is often more a reflection the diamond cutter's preference. The girdle is rated in terms of thickness. Girdle size is generally defined as Extremely Thin, Very Thin, Thin, Medium, Slightly Thick, Thick, Very Thick, or Extremely Thick. The girdle can also be described as a range of these terms such as Thin to Thick. Avoid the two Extremes. When purchasing a diamond, select one with a girdle that is neither Extremely Thin nor Extremely Thick.

Culet:

The culet is the bottom point of the diamond. In many cases this point actually has a very small facet. The culet is referred to in terms that relate to the presence or size of this facet. The culet is generally graded as None or Pointed, Very Small, Small, Medium, Slightly Large, Large, Very Large, and Extremely Large. Smaller is more desirable.

Polish:

This characteristic refers to the finishing or final polishing of the facets, or flat surfaces. Contrary to common belief, diamonds are ground and polished, not chipped away, until they reach their final form. Each facet should be carefully fashioned by the diamond cutter to shine and be free from polishing imperfections. The polish of a diamond is generally defined as Poor, Fair, Good, Very Good, or Excellent. When purchasing a diamond, select one with a polishing grade of Good or above.

Symmetry:

This characteristic refers to the alignment and positioning of the facets, or flat surfaces. Each facet should be carefully positioned by the diamond cutter in proper proportion and relationship to the other facets. The alignment of each facet should be sharp and precise; improperly joined facet junctions can make a diamond appear uneven. The symmetry of a diamond is generally defined as Poor, Fair, Good, Very Good, or Excellent. When purchasing a diamond, select one with a symmetry grade of Good or above.

Fluorescence:

This characteristic refers to the diamond's ability to fluoresce under ultraviolet light. When exposed to UV light, many diamonds will give off a distinctive glowing blue coloration. Although fluorescence may be displayed in various shades, blue is the most common in diamonds. The fluorescence of a diamond is defined by its intensity as either None, Faint, Medium, Strong, or Very Strong. Most of the time fluorescence isn't an issue unless the intensity is Strong or Very Strong. In the very high colors D, E, and F, Strong fluorescence is considered less desirable. Ironically, in slightly lower colors of J and below, Strong fluorescence is desirable.



COLOR:

Color	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	Fancy
Scale	Colorless			Near Colorless			Faint Yellow			Very Light Yellow			<-----Light Yellow----->						Color					

- The best color is no color at all. Diamonds allow light to be reflected and dispersed as a rainbow of color. This light dispersion, or color flash, has no effect on the technical grading of color.
- The absolute finest colorless stone carries a D rating, descending through each letter of the alphabet to Z, designating a diamond of light yellow, brown, or gray. This body color may be caused by the presence of trace elements, such as nitrogen, within the atomic framework of the carbon crystal.
- As the body color becomes more intense, the grade for color descends the scale. It is always best to compare diamonds graded by either the Gemological Institute of America (GIA) or the American Gem Society (AGS) for accurate color grading.
- For best buy option regarding color it is recommended to go for a diamond with a color grade of K or better.

CLARITY:

- The clarity of a diamond refers to how clear, or "clean" the diamond is. Diamonds have imperfections which are present in its rough state. The clarity scale is a measure of the severity of those imperfections or "inclusions" as it is known in the trade.
- In addition to internal inclusions, surface irregularities are referred to as blemishes. These two categories of imperfections-inclusions (internal) and blemishes (external)-make up clarity. The fewer the imperfections, the rarer and more valuable the diamond.
- Clarity is graded using a very precise and complex method of evaluating the size, location, and visibility of inclusions.

Clarity	FL	IF	VVS ¹	VVS ²	VS ¹	VS ²	SI ¹	SI ²	I ¹	I ²	I ³
Scale	Flawless-Internally Flawless		Very Very Slightly Imperfect		Very Slightly Imperfect		Slightly Imperfect		Imperfect		

Clarity is a measure of internal structural imperfections called "inclusions". Grades of clarity, which are mostly those used by [Gemological Institute of America](#) (GIA), are:

FL-Flawless:

Shows no inclusions or blemishes of any sort under 10 x magnification when observed by an experienced grader.

IF-Internally Flawless:

Have no inclusions when examined by an experienced grader, but will have some minor blemishes.

VVS¹,VVS²-Very Very Slightly Imperfect:

Contains minute inclusions that are difficult even for experienced graders to see fewer than 10 x magnifications.

VS¹, VS²-Very Slightly Imperfect:

Contains minute inclusions such as crystals, clouds or feathers when observed with effort under 10x magnification.

SI¹,SI²-Slightly Imperfect:

Contains inclusions such as cavities, knots clouds, feathers and included crystals which are noticeable to an experienced grader.

I¹,I²,I³-Imperfect:

Contains inclusions such as large feathers or large included crystals, which are obvious under a 10x magnification and may affect transparency and brilliance.

CARAT:

- The weight of a diamond is expressed in carats. The word carat originated from the carob tree or *Ceratonia siliqua*. The tiny seeds of this tree are well known for their uniformity and consistent weight. Traditionally diamonds and gemstones were weighed against these seeds until the system was standardized, and one carat was fixed at 0.2 grams.
- One carat is divided into 100 points. A diamond weighing one quarter of a carat can also be described as weighing 25 points or 0.25 carats. Points are generally not used to describe weights over one carat.
- It is very important not to mistake carat weight as referring to the dimensions of a diamond. It refers to weight only.
- Prices of diamonds are expressed as price per carat. So when we say that carat weight has the biggest impact on the price of the stone, it refers to the unit price per carat, and not just the whole price of the stone.
- Example:

Diamond "A" = 0.25 carats and costs \$1,000 per carat. $\$1,000 \times 0.25 = \$250/\text{stone}$

Size of a diamond Vs Rarity:

- The rarity of a diamond is greatly affected by its size. The rarity of a 1.00 carat diamond is much greater than twice that of a .50 carat. Although it only weighs twice as much, the 1.00 carat is statistically much more difficult (rare) to mine than the .50 carat.

COST:

- The most important "C" you have to think about is COST. The few times you usually hear about cost, it is usually as a "salary guideline" or "buying tips" which may include "advice" to spend about two months salary on a diamond engagement ring.

Effect of each “C” on the cost:

Carat:

A Diamond of color G and SI1 Clarity grade will have a certain category of pricing when its range lies between 0.50 - 0.69 carats. When you take that same quality Diamond and increase its size to the next price category, which is the 0.70 - 0.89 carat range, the price increase will be approximately \$1,100 **per carat**. If we further increase to the 0.90 - 0.99 carat range, the price increase will be approximately another \$800 **per carat**. A further increase to 1.00 - 1.49 carat range, and the increase will be approximately another \$800 **per carat**. A final increase to the 1.50 - 1.99 carat range, will increase the **price per carat** to \$1200.

Color:

Supposing you have selected a 1.00 carat Diamond of K color and VS1 Clarity. If you move up to an H color, you will pay approximately an extra \$1,700 **per carat**. By moving up to F color, the increase will be approximately \$1,100 **per carat**. Again an improvement to D color will result in another increase of \$900 **per carat**.

Clarity:

Starting with a 1.00 carat Diamond of G color and SI1 Clarity, if you move up to a VS1 grade you will pay approximately an extra \$1000 **per carat**. Move up to VVS1, the increase will be approximately \$700 **per carat**. Improve the clarity to IF and the increase will be approximately \$700 **per carat**.

Cut:

Cut is a bit more complicated and depends on various factors, like the quality of Diamond being considered. Ideal cuts are generally much more expensive than the others. It all comes down on the quality of the cut, but lots of ceases have to be studied before making a final decision.

Finally we can see that a diamond's per carat price goes up when we go for higher clarity or better color grades. The price is also affected by the choice of carat range.

DIAMOND SHAPES



- Diamonds are cut in many varied and exciting shapes. The shape of a diamond should not be confused with its cut. Shape refers to the basic form of the diamond: oval or pear shaped, for instance. Cut or proportions, on the other hand, refer to the ability of each of these

shapes to reflect light.

- When it comes to shape, it is simply comes down to personal preferences. The right shape for you is really the one whose appearance you prefer. Shape can be a statement of whom you are; like other areas of fashion, shape reflects your individuality and personality.

HOW TO BUY A DIAMOND?

Buying your dream diamond can be quite complicated considering the various factors which go into determining the quality of a diamond. But if you are aware and know the right things you can get the best diamond at a fair price. The best way would be to put down in steps the strategies that guide you through the diamond buying process.

- **Learn** as much as you can about diamonds through websites and other sources. You can also browse through our **diamond education** link on this website. The forums listed on our website such as **diamonds** will enable you to learn by interacting with other people with similar queries.
- **Decide** which properties of Diamond are most important to you. Write down, in order of importance, which of the 5C's are your priority: Cost, Carat, Color, Clarity or Cut. When we show people two stones with similar properties, one a bit smaller with a better cut and the other a bit bigger, but not as good a cut, they will usually prefer the better cut. Jewelers may also help you to make out the differences affecting your choice.
- Finding out the **market price** for your diamond is the next step. You can compare prices of diamonds but one has to remember that only similar diamonds can be compared with each other. This is because even a slight change in grading and weight can increase or decrease the price. There are also price differences which come as a result of certified and non-certified diamonds.
- **Asking for a certificate** is the next step. The Gemological Institute of America or better known as **GIA** is the most well recognized body in

this field. But confusions have to be avoided when it comes down to appraisals and certificates, which are both provided by the GIA Gemologist. The **EGL** or the European Gemological Laboratory is one of the most recognized non-GIA laboratories. But you must beware of fake certification or no-name certification, or no brand name certification. This might result in you getting much less than what you had expected. Each lab has its own independent procedures for certification, and grading. But if you have more doubts to clarify you can do so on the diamond chat forum.

- Look for **matching Color and Clarities** based on your preferences. In other words, don't buy a High Color/Low Clarity or High Clarity/Low Color Diamond. Some questions pop up immediately. Why pay a premium for an Ideal Cut Diamond, and then accept a lower color and clarity? You pay a serious premium for getting say an E Color Diamond. What's the purpose of paying that premium and then buying an SI2 Diamond? Why not revert to a lower color shade and increase one or two clarities? This practice of asking questions enables you to make better choices.

CLEANING AND PROTECTING YOUR DIAMOND

To make sure that the luster and sparkle in your diamond is retained over the years it has to be cleaned periodically. The cleaning process can be illustrated by the following methods:

- **Professional Cleaning:**

Having a professional opinion is the best option. The inputs might help you to know the condition of your diamond or diamond jewelry.

- **Handle your Diamond sparingly:**

Diamonds are natural magnets for grease; they're not easy to keep clean. Handling a diamond with your fingers provides enough oils from your skin (the type of "grease" that mostly affects diamonds) to alter the way your diamond looks. So less use means your diamond remains clean and sparkling.

- **Mild liquid detergent**

Soak your jewelry in a small bowl of warm, soapy water made with any mild liquid detergent. Gently brush the diamond jewelry with a soft toothbrush while it is in the suds. Then, rinse each piece under warm running water. Pat it dry with a soft, lint-free cloth. Make sure to always stopper your sink.

- **Household Ammonia**

To keep your diamond jewelry always looking beautiful soak the diamond in an ammonia-based household cleaner (such as window cleaner) overnight, once or twice weekly. In the morning, remove the diamond from the cleaner and brush it with a soft, clean toothbrush (one that has not previously been used in any way, and that you reserve exclusively for cleaning your diamond) to remove any leftover dirt. Take extra care to brush the back of the diamond as this will be the area that has collected the most oil and dirt. Swish in the solution a second time, rinse and drain on tissue paper.

- **Jewelry Cleaner**

Use any reputed brand name jewelry cleaner and use it according to the instructions given on the label.

- **Avoid harmful solutions**

Chlorine (as in household bleach) or abrasives (such as household cleansers or toothpaste) should never be used when cleaning diamonds, especially those which are set in jewelry. These erode some of the metals often used in diamond settings, and may loosen prongs, or even dissolve the metal completely.

- **Ultrasonic Cleaner**

By sending high frequency sound waves through a detergent solution, ultrasonic cleaners cause vibrating fluid to remove accumulated dirt and grime. However, they can also shake loose stones from their mounting, so this method shouldn't be used on fragile settings (or estate jewelry), and is best undertaken by a professional jeweler.

DIAMOND TERMS GLOSSARY

Abrasion:

Tiny nicks along facet junctions, producing white fuzzy lines instead of sharp crisp facet edges.

Baguette:

A step cut in the shape of a small rectangular stone which may be tapered at one end.

Bearded girdle or Bearding:

Tiny, numerous, hair like fractures extending into the stone.

Bezel:

A facet on the Crown, or upper part of the Diamond above the Girdle.

Blemish:

Surface imperfection external to the Diamond.

Bort:

Industrial grade diamonds

Bow-Tie Effect:

An effect caused by a shadowy area visible in some fancy shapes, caused by light leaking out the bottom of the Diamond.

Bruise:

An inclusions consisting of surface crumbling, often accompanied by tiny, root like feathers.

Burned Facet:

This facet may appear whitish, or burnt, as a result of the cutter polishing the facet "against the grain".

Carat Weight:

The metric carat, which equals 0.200 gram, is the standard unit of weight for diamonds and most other gems. If other factors are equal, the more a stone weighs, the more valuable it will be.

Cavity:

An inclusion consisting of a large or deep opening in the stone.

Chip:

A tiny piece missing caused by normal wear and tear, or by cutting.

Clarity:

A stone's relative position on a flawless to imperfect scale. Clarity characteristics are classified as inclusions (internal) or blemishes (external). The size, number, position, nature, and color or relief of characteristics determines the clarity grade. Very few diamonds are flawless, that is, show no inclusions or blemishes when examined by a skilled grader under 10X magnification. If other factors are equal, flawless stones are most valuable.

Cloud:

A group of tiny white inclusions which result in a milky or cloudy appearance.

Coated Diamond:

A diamond colored by a surface coating which masks the true body-color; the coating may be extensive (entire pavilion, for example), but is more often limited to one or two pavilion facets or a spot on the girdle.

Color:

Grading color in the normal range involves deciding how closely a stone's body color approaches colorlessness. Most diamonds have at least a trace of yellow or brown body color. With the exception of some natural fancy colors, such as blue, pink, purple, or red, the colorless grade is the most valuable.

Crown:

The upper part of the diamond above the girdle. It consists of a large flat area on top called a table, and several facets below it.

Culet:

The smallest facet at the bottom of the diamond.

Cut:

The proportions and finish of a polished diamond (also called make). Cut can also mean shape, as in emerald cut or marquise cut. Proportions are the size and

angle relationships between the facets and different parts of the stone. Finish includes polish and details of facet shape and placement. Cut affects both the weight yield from rough and the optical efficiency of the polished stone; the more successful the cutter is in balancing these considerations, the more valuable the stone will be.

Emerald cut:

A step cut, usually rectangular.

Extra Facet:

A facet placed without regard for symmetry and not required by the cutting style.

Facet:

Plane, polished surface of a diamond.

Faceted Girdle:

Sometimes cutters polish the girdle into 32 or more facets.

Fancy Diamond:

A diamond with an attractive natural body color other than light yellow or light brown.

Feather:

A separation or break due to either cleavage or fracture, often white and feathery in appearance.

Flaw:

An imperfection of a stone.

Fracture:

A crack on the Diamond's surface.

Girdle:

The outer edge or the widest part of the diamond forming a band around the stone.

Grain Center:

A small area of concentrated crystal structure distortion usually associated with pinpoints.

Hardness:

Mineral's resistance to scratching on a smooth surface. Mohs scale of relative hardness consists of 10 minerals, each scratching all those below it in scale and being scratched by all those above it.

Hue:

Pure, spectral (prismatic) color. Hues include gradations and mixtures of red, orange, yellow, green, blue, violet and purple.

Included Crystal:

A mineral crystal contained in a diamond.

Inclusion:

Imperfection internal to the Diamond.

Internal Graining:

Internal indications of irregular crystal growth. May appear milky, like faint lines or streaks, or may be colored or reflective.

Irradiated diamond:

A diamond which has been exposed to radiation.

Knot:

An included diamond crystal which reaches the surface of a polished diamond.

Laser Drill Hole:

A tiny tube made by a laser. The surface opening may resemble a pit, while the tube usually looks needle-like.

Loupe:

Magnifying glasses usually of 10X.

Melee:

Small Diamonds less than .20 carat.

Mohs scale:

The ten-point scale of mineral hardness, keyed arbitrarily to the minerals talc, gypsum, calcite, fluorite, apatite, orthoclase, quartz, topaz, corundum, and diamond.

Natural:

Part of the rough Diamond remaining on the Diamond, having survived the cutting process. This is usually the sign of a good cutter attempting to maximize the weight retention of the rough Diamond.

Needle:

A long, thin included crystal which looks like a tiny rod.

Nick:

A notch near the girdle or a facet edge.

Off-Make:

A poorly proportioned Diamond.

Old European Cut:

Early round cut similar to the Round Brilliant Cut, but carrying a very small table and heavy crown. Not as popular today because it does not return the same brilliance as the modern brilliant.

Pavilion:

The bottom part of the Diamond, below the girdle.

Pinpoints:

Miniscule spots internal to a Diamond. A cluster of pinpoints can form a cloud.

Pit:

A tiny opening, often looking like a white dot.

Point:

100th of a carat.

Polish Lines:

Tiny parallel lines left by polishing. Fine parallel ridges confined to a single facet, caused by crystal structure irregularities, or tiny parallel polished grooves produced by irregularities in the surface.

Polish Mark:

Surface clouding caused by excessive heat (also called burn mark, or burned facet), or uneven polished surface resulting from structural irregularities.

Rough Girdle:

A grainy or pitted girdle surface, often with nicks.

Round Brilliant cut:

The most common cut containing 58 facets. Also the most brilliant cut, in terms of most efficient use of light to increase brilliance and fire, hence the name.

Saturation:

A color's position on a neutral to vivid scale.

Scratch:

A linear indentation normally seen as a fine white line, curved or straight.

Spread stone:

A Diamond with a large table and a thin crown height.

Surface Graining:

Refers to surface indication of structural irregularities. May resemble faint facet junction lines, or cause a grooved or wavy surface, often cross facet junctions.

Tone:

A color's position on a colorless-to-black scale.

Treated Diamond:

A diamond with a body color induced by some form of artificial irradiation, often in conjunction with controlled heating (known as annealing).

Twinning Wisp:

A cloudy area produced by crystal structure distortion, usually associated with twinning planes.