

# TIPS FOR CHOOSING ENGAGEMENT RINGS & WEDDING BANDS

Traditionally, when you pop the question, you surprise her with an engagement ring. In today's world you also have to decide whether to choose the ring yourself, or let her be part of the process. A surprise is exciting, but consider letting the "will you marry me" be the surprise and take her along to select the rings.

Buying quality engagement and wedding rings can be overwhelming because of the cost involved. It's a major purchase, so choose a reputable jeweler. Ideally, you should spend approximately 3 months salary on the ring. If you're on a tight budget, you can choose something more modest and "upgrade" later on.

## The Setting

The setting is the mounting that will hold the stones. The hot trend is platinum, which is considered the highest quality because of its denseness and durability. Other choices include white gold, yellow gold, and silver.

Select a practical setting that will stand the test of time. The rings will need to be comfortable as well as strong. It's worth the cost to order some engraving to the wedding bands to add some sentimentality.

## The Diamond

If you prefer classic, you might want a simple solitaire diamond. Modern stones don't have to be all diamonds. They can be other precious stones such as emeralds or rubies. If your bride loves color, there are many wedding sets available with a main diamond stone offset with smaller, side stones. Baguettes are popular and can be the stone of your choice to compliment the diamond. It's easy to order custom rings but this will increase the cost and add some time until they're available for pick-up.

### There are four Cs to diamonds:

- **CUT** This refers to the shape of the diamond. There are 4 shapes or cuts to diamonds - round, marquise, emerald, and pear. The best, most desirable and ideal cut is round.
- **CLARITY** The level of clarity of the stone is extremely important in determining its value and quality. A stone is considered to be "flawless" if it has no imperfections or inclusions when looked at under 10 power magnification. You will want to purchase as close to a perfect stone as you can possibly find within your price range. A system of ratings refers to the level of the stone's clarity, with the best stone being flawless, followed by vvs - very slightly included, vs - slightly included, si - slightly imperfect, and finally, i - imperfect.
- **COLOR** The color of the diamond also determines its value and quality. Color is designated by a letter grade. The most ideal color in a diamond, and obviously the most valued and expensive, is designated by the letter grade D. This is a nearly colorless or blue-white stone. The letter grade designations go from there all the way to the letter Z, which would be a very dark stone. When purchasing a diamond, you want to come as close to the color grade D as you can possibly afford. This will give you the highest possible quality of stone. Obviously, your budget will influence how closely you are able to do this. A diamond in the G, H color range would be considered a very beautiful, white diamond.
- **KARAT WEIGHT** Karat weight is designated by a number of "points". There are 100 points in a karat. Thus, 50 points would be 1/2 a karat, etc. While you will want to get the largest possible diamond you can afford, size is not everything if the diamond falls short when it comes to the other standards of clarity, cut and color
- **AUTHENTICATION** When purchasing a diamond, it is essential to ensure that you receive a certificate of appraisal with it. A certificate of appraisal will state the price of the diamond, the color, clarity, cut, and karat. It serves as authentication of the value and type of diamond you have bought. Do not go ahead with the purchase if the dealer will not provide this to you. Most legitimate and reputable dealers will do this automatically, without you even having to ask.

## **How to Pay for the Wedding Rings**

Since engagement rings and wedding bands are anything but cheap, you'll have a few options to pick from when it comes to paying. You can put them on a credit card but there may be some benefits to avoiding this. Most stores have a layaway plan, unfortunately you won't receive your ring until it's paid.

Often, they have their own payments plans. Ask about them and you'll probably receive a few months interest-free upon approval -- and you'll get the ring. Jewelers know that it takes effort to get the rings paid for, so most are willing to work with you. Also try to negotiate the best you can. You might get some extras thrown in like free cleaning etc.

## **On Wearing your Wedding Ring**

Traditionally the engagement ring and the wedding band are to be stacked together on the third finger of the left hand. The wedding band goes on first and then the engagement ring. Typically the wedding band goes on first because it is closest to the heart. If you are comfortable wear the rings wherever you want, it is what they represent that counts.