

Diamond Jewelry: Your 4 C's Guide

Not only are diamonds a girl's best friend, diamond jewelry is also a life-long investment. While, "Ooooo, that's pretty!" really is an important part of the decision-making process, it's not the only part. To make sure you get the most bang for your buck (or bucks, since we're talking about diamonds), you want to understand—and use—the 4 C's when selecting a diamond.

What are the 4 C's? The 4 C's are the qualities a diamond's grade is based upon. They are: color, cut, clarity, and carat. Diamond jewelry grading is a lot more complicated than the 4.0 scale we knew in school. The good news is that you don't need to decipher the grading process; instead, you'll want to understand what each of the 4 C's represents and decide which of these qualities are most important to you.

Let's start with diamond jewelry color. The closer to colorless a diamond is, the more valuable it's considered. For reasons that remain unclear to us non-jewelers, diamond jewelry color grading starts with the letter "D" and breaks down like this:

- Colorless diamonds are graded D, E, or F
- "Near colorless" or "white" diamonds are graded G, H, I, or J
- Tinted diamonds—which have a yellowish color to them—range from K all the way to Z

The interesting thing about coloring grading is that, at some point in the increased in color of the diamond, the value actually starts to rise again. For instance, the yellow, or "canary," diamond is rare and very expensive.

On to diamond jewelry clarity. The fewer "inclusions" a diamond has, the greater its clarity. Inclusions are like flaws or blemishes. Fractures and the presence of another mineral are two types of inclusions. The reason they bring down the value of the diamond jewelry is that they interfere with the passage of light. Diamond jewelry with very few inclusions will have greater brilliance; it will be more beautiful and therefore more expensive.

The cut of diamond jewelry is also related to light and its effect on a diamond's beauty. Light reflects off of each facet and on to the others. This light is then comes through the stone and makes it shine and sparkle.

Cutting a diamond is truly an art form. The cuts can't be too deep and they can't be too shallow. It's a technical process to understand and the ideal cut depends on the particular diamond itself. The bottom line is that a sparkling diamond makes for beautiful diamond jewelry. Fortunately, you can judge sparkle with the naked eye, simply by comparing diamonds side-by-side.

Last, and probably most familiar to you, is carat. Carat is synonymous with weight. Bigger diamonds are rarer than smaller diamonds, so they cost more. To a lot of people shopping for diamond jewelry, the first instinct might be to assume that this factor is the most important. The bigger the better, right? And, let's be honest, bragging rights come to mind as well!

However, carat-weight, unless your heart is set on a particular size diamond, is perhaps the least important factor. Quality, not size, should be your goal. The real beauty of diamond jewelry is in its brilliance. In that regard, a ½ carat diamond can be far superior to a 2 carat one.