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How Diamond Prices Are Determined

By Glenn J Fournier

Pricing most products is quite easy. Determine how much it costs to make the item, how much it costs to market that item, and then mark it up by 15 - 30% or more. Simple, right? Well, pricing diamonds isn't quite that simple. There are many factors that are considered when diamonds are priced.

Diamond prices are determined first by adding the cost of the rough diamond, the cost of cutting the diamond, and all other costs necessary to turn the rough diamond into a marketable diamond. Depending on the importance of the diamond, an independent company may be called in to certify the grade of the diamond based on color, cut, clarity, and weight.

At this point, the diamond becomes more expensive each time it changes hands, until it finally reaches a retailer, where the price is raised a bit more. Before reaching the retailer, however, the diamond must travel from the mine, to the cutter and polisher, to the independent grading company, and then to the Primary market. Once it has reached the primary market, it will be purchased by diamond dealers and wholesalers, and from there it will be sold to retailers.

As you can see, the earlier you can purchase a diamond in the process, the lower the cost of the diamond will be - but not the value. The value is based on what the diamond will sell for in the market place - through a retailer.

If you own a diamond, and you have no idea how much it is worth, you can have it appraised, but the appraisal may not be accurate. You will be better off obtaining a certificate through GIA - Gemological Institute of America. With the information on this certificate, you can use a cutter's guide to accurately determine what your diamond is worth.

There are also many diamond price calculators available. These can be found on the Internet, and many diamond dealers use these as well. You must realize, however, that before you can accurately price a diamond, without a Diamond Grade Report, you need to know quite a bit about diamonds, such as different cuts, clarity, color, and weight - and how each of those aspects adds to the value of a diamond, or decreases the value of the diamond as the case may be.

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The price per carat does not increase smoothly with increasing size. Instead, there are sharp jumps around milestone carat weights, as demand is much higher for diamonds weighing just more than a milestone than for those weighing just less. As an example, a 0.95 carat diamond may have a significantly lower price per carat than a comparable 1.05 carat diamond, because of differences in demand.

Carat size	Cost per carat (US\$)	Total cost (US\$)
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0.5 carat (50 points)	3,000	1,500
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1.0 carat	6,500	6,500
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1.5 carats	8,500	12,750
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2.0 carats	13,000	26,000
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3.0 carats	17,000	51,000
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5.0 carats	23,000	115,000
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A weekly price list published by Rapaport of New York, of diamond prices per carat, for different diamond cuts, clarity and weights, is currently considered the de-facto retail price baseline. Jewelers often trade diamonds at negotiated discounts off the Rapaport price (e.g., "R -3%").

Again, you will be better off if you get a Diamond Grading Report on the diamond, and use that information to look up the price in one of the guides that the diamond cutting industry uses. This will give you the most accurate value of the diamond in your possession, or of the diamond you are considering purchasing.

I have been researching and exploring for gold, jewels and treasure for about 16 years. You can get a copy of my new ebook Getting Gold:

<http://www.island-publishing.com/GetGold/Index.html>

Buying A Cheap Diamond Engagement Ring

By Low Jeremy

Face the facts. If you are looking for a cheap diamond engagement ring, better be prepared to find a not that cheap diamond engagement ring. Engagement rings are expensive as it is and wanting one with a diamond on it is enough to dry up anyone's pockets.

Still, if you are really that determined to buy one in such a limited budget, here are some tips that may help you in your search. These may not of course guarantee success but at least you will not be getting any headaches while you scour the metropolis.

Set a realistic budget.

As mentioned before, diamond engagement rings are pretty costly. Finding one that is dirt cheap will be next to impossible. Save yourself a lot of headache by setting a budget that would actually allow you to buy a diamond engagement ring.

To do this, try looking at the prices in jewelry stores, both upscale and those that are in the mid-range. Ask about the specifics such as the carat, the color and the clarity. Compare prices and then decide just how much is the cheapest one. When you have already determined that, try looking at what you have saved up. Is it enough?

Thrift stores

There are stores that specialize in selling second-hand stuff. Try looking at these stores and find out if they are selling used diamond engagement rings. You can also try joining garage sales or estate sales. Here you will find great stuff. Who knows, you might even come across antique engagement rings that you or the person you'll be giving it to will love.

Surf the Internet

There are also online stores that sell diamond engagement rings. Some are brand new while some are already used. You can also try eBay and see if their price range is within your budget. Be careful though as some items are up for bid and you may end up paying more than what you have in your budget.

Try other gemstones

Although diamond engagement rings are really great, if you really cannot afford it, why waste the effort.

How Diamond Prices Are Determined

Engagement rings set with other precious stones will also look great on the fingers of your loved one. Sapphires, amethyst, topaz and even rubies make great engagement rings. One thing that you can also do is to match the color of her eye with the gemstone. You can also buy multiple colored gemstones, even with a small diamond on it. This is less expensive.

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