Article published on June 21st 2012 | Jewelry

While most consumers are aware of the particular set ofcharacteristics known as â€œthe four Câ€™sâ€• o diamond quality, many are mistakenly informed as to how these aspects are figured into the equation of the price of loose diamonds. Here are a few things every diamond shopper should know, some of which could save you a substantial amount of money on your purchase of diamond jewelry.

How Diamonds are Rated for Value

You see, â€œthe four Câ€™sâ€• are just a part of the picture. When diamonds are evaluated by independ gemological agencies, such as the EGL or GIA, their value is ultimately based upon the stoneâ€™s rarity. Thatâ€™s why youâ€™ll find that larger stones of superior cut, clarity and color to be exponentially more expensive than stones either of a similar size but lesser quality, or of a similar quality but smaller carat weight. For instance, loose diamonds with the grade of â€œflawlessâ€• are fairly rare in the first place (the majority of rough diamonds have at least minor inclusions of some sort) but this level of perfection becomes increasingly less common the larger the stone.

The same is true of the characteristics of color and fluorescence (another important grading factor evaluated in certified loose diamonds.) So, with regard to these important factors the point is, again, that a diamondâ€™s value is determined by its rarity â€“ not its brilliance. What that little fact means to yo as a consumer is multifold:

â€¢ A diamond with a slightly less than perfect color grade can cost more than 50% less than a diamond with a perfect â€œcolorlessâ€• rating.

â€¢ A diamond with a rating of â€œvery slightly includedâ€• can cost more than 400% less than loose diamonds with a rating of â€œflawless.â€• This is especially true of diamonds weighing one carat or more.

â€¢ The cut of a diamond is really the number one factor in determining its brilliance of appearance to the naked eye, assuming all other factors are equal.

â€¢ Many of the qualities upon which loose diamonds are graded are invisible to the naked eye and do not affect a diamondâ€™s appearance (outside of a gemological laboratory) one iota.

Basically, with a little knowledge of what â€œthe four Câ€™sâ€• of certified loose diamonds really mean, y can confidently choose a â€œlesserâ€• quality in certain areas and still wind up with a breathtaking diamond â€¦ at a very significant savings over all. As the saying goes, â€œbeauty is in the eye of the beholder,â€• and nowhere is this idiom more relevant than in the diamond market.

Article Source:
http://www.articleside.com/jewelry-articles/how-loose-diamonds-are-evaluated-for-retail-pricing.htm - Article Side

Alexandra Gulkin - About Author:
Alexandra Gulkin is a reporter, writer and columnist in the jewelry industry. She is celebrated for her real-time coverage of trade shows, jewelry trends in a loose diamonds, gemstones, events and secrets on where to find the highest quality a diamond engagement rings.

Article Keywords:
Loose Diamonds, Diamond Engagement Rings

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