
STUDSDIRECT

The Honest Engagement Ring Buyer's Guide

From a 20-Year Diamond Industry Veteran

Written by our founder

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CHAPTER 01

How to Set a Real Budget

The "three months salary" rule was invented by a De Beers marketing campaign in 1947. It has no basis in common sense, gemology, or financial planning. Ignore it completely.

A more sensible framework:

Budget	What you get at StudsDirect	What you get at retail
\$1,000–\$2,000	0.8–1.2ct F VS1 Excellent solitaire	0.3–0.5ct, Good cut, no cert
\$2,000–\$4,000	1.2–1.8ct E VS1 Excellent solitaire	0.5–0.8ct, mid-tier cert
\$4,000–\$7,000	1.8–2.5ct D VVS2 Excellent	0.8–1.2ct, entry-level brand
\$7,000+	2.5ct+ D IF Excellent, bespoke setting	~1.5ct at a brand-name retailer

These ranges assume Excellent cut (non-negotiable) and F–H color. If you drop cut grade to "Good" to hit a carat size, you are spending money on a stone that will look flat. Don't.

What actually moves the price:

Carat weight:

Price scales exponentially, not linearly. 2ct is 4× the cost of 1ct, not 2×.

Cut grade:

Excellent costs ~10–15% more than Very Good. Worth every cent.

Color grade:

D–E premium is 20–30% over F–G. Invisible to the eye in a yellow-gold setting.

Clarity grade:

VS2 vs VVS1 is invisible at arm's length. The price difference is not.

Metal type:

18K gold costs more than 14K but lasts longer. Platinum is 2× gold price.

CHAPTER 02

The 4Cs Decoded — What Actually Matters

GIA introduced the 4Cs framework in the 1950s to standardise diamond grading. Every IGI-certified stone you buy from us is graded against this standard. Here is what each C actually means for how your stone looks on a hand.

— **CUT — The Most Important C**

Cut is the only factor entirely determined by human skill. A well-cut diamond returns light efficiently; a poorly-cut stone leaks it out the bottom and looks lifeless. Grades: Excellent !' Very Good !' Good !' Fair !' Poor

Only buy Excellent (IGI) or Ideal (GIA). Very Good is acceptable in certain settings. Good and below is a different product category — do not buy it for an engagement ring. Cut includes three sub-components: proportions (table %, depth %), symmetry, and polish. All three matter. An IGI report shows all three.

— **COLOR — Less Matters Than You Think**

The color scale runs D (colorless) to Z (visibly yellow). For engagement rings:

- D–F: Colorless. Premium price, negligible visual difference from G.
- G–H: Near-colorless. Recommended range — excellent appearance at fair price.
- I–J: Very slight warmth, usually invisible when set in yellow gold.
- K and below: Visible warmth. Avoid for white or rose gold solitaires.

Yellow gold settings mask warmth. White gold and platinum settings amplify it. Adjust your color target accordingly.

— **CLARITY — The Invisibility Threshold**

Clarity grades inclusions (internal) and blemishes (surface). Scale: FL, IF, VVS1, VVS2, VS1, VS2, SI1, SI2, I1, I2, I3. For engagement rings:

- VVS1–VVS2: Eye-clean. Premium for a feature you cannot see.
- VS1–VS2: Eye-clean. Recommended sweet spot — best price/appearance ratio.
- SI1: Usually eye-clean. Ask to see the stone before buying.
- SI2 and below: Inclusions may be visible. Avoid for solitaires.

All StudsDirect stones are VS1 or better unless specifically noted.

— **CARAT — Choose Last**

Carat is weight, not size. A 1ct Excellent-cut stone will appear larger than a 1ct Good-cut stone because the Excellent cut distributes the weight toward the table (visible top surface).
Carat price thresholds: Prices jump at 0.5, 0.75, 1.0, 1.5, 2.0ct. A 0.95ct stone is meaningfully cheaper than 1.0ct and visually identical.
Choose carat last, after cut, color, and clarity are locked in.

CHAPTER 03

Lab vs. Natural: The Honest Truth

Lab-grown diamonds are real diamonds. They are not simulants (like cubic zirconia or moissanite). They have the same carbon crystal structure, the same hardness (10 on Mohs), the same refractive index, and the same visual appearance as a mined diamond. A gemologist cannot tell them apart without specialised equipment.

Property	Lab-Grown	Natural Mined
Chemical composition	Pure carbon (crystalline)	Pure carbon (crystalline)
Hardness	10 Mohs	10 Mohs
Refractive index	2.417	2.417
IGI/GIA graded?	Yes — same 4Cs grading	Yes — same 4Cs grading
Price (1ct F VS1 Excellent)	\$900–\$1,800	\$4,500–\$9,000+
Resale value	Low (depreciating rapidly)	Low-moderate (also depreciating)
Environmental impact	Lower (no open-pit mining)	Higher (land use, water)

The one honest argument for natural:

If resale value matters to you — if you intend to sell or upgrade the stone in future — natural diamonds currently hold value better. Lab-grown diamond prices have dropped 60–70% since 2021 as supply scaled. For most buyers buying an engagement ring to keep forever, this is irrelevant.

The recommendation:

Buy lab-grown unless resale is a genuine priority. Use the budget difference to buy a larger, better-cut stone. The person wearing it will not know the difference, and neither will anyone looking at it.

CHAPTER 04

Choosing Your Setting Style

The setting is the metalwork that holds the stone. It affects how large the stone appears, how much light enters it, how secure the stone is, and how it looks on different hand types.

Solitaire

Classic. Timeless. Never dated.

A single stone held by 4 or 6 prongs. Maximises light entry and stone visibility. The default choice for a reason — it never looks wrong and never goes out of style. Best for round, oval, and cushion stones.
Who it suits: anyone who wants the stone to speak for itself.

Cathedral / High Setting

Elevated. Dramatic. Shows the stone.

The band arches upward to lift the stone higher off the finger. More dramatic profile than a standard solitaire. Slightly higher maintenance as the stone protrudes more.
Who it suits: those who want a more architectural look. Slightly harder to resize.

Halo

Maximum visual size. Works for every shape.

A ring of smaller stones (pavé) surrounding the centre stone. Makes the centre stone appear ~15–20% larger. Particularly effective with princess-cut and cushion-cut centres.
Who it suits: buyers who want maximum visual impact on a mid-range carat budget.

Pavé Band

Side-stone detail without losing the solitaire look.

Small diamonds set into the band itself, usually for the first third of the ring's circumference. Adds brilliance without changing the solitaire character of the centre stone.
Who it suits: those who want the classic solitaire look with more fire and detail in the band.

Three-Stone

Past, present, future. Rich in meaning.

A centre stone flanked by two smaller stones. The symbolism (past, present, future) is well-known and resonates with many buyers. The side stones should be matched in cut and color to the centre.
Who it suits: those who value meaning and narrative in jewellery design.

CHAPTER 05

Reading Your IGI Certificate

Every StudsDirect stone ships with a full IGI certificate. Here is what each field means and what to verify when it arrives.

Report Number:

The unique ID for this certificate. Verify it at igiworldwide.com — the report should match exactly.

Shape & Cutting Style:

Round Brilliant, Princess, Oval, etc. Verify it matches the stone in your ring.

Measurements:

In mm. For a round stone: diameter × depth. Confirms the carat weight claim.

Carat Weight:

To two decimal places. 0.01ct difference is negligible. Verify it matches what you ordered.

Color Grade:

D through Z. Should match your order. D–H is the correct range for engagement rings.

Clarity Grade:

FL through I3. Should match your order. VS1 or better recommended.

Cut Grade:

Excellent, Very Good, Good, etc. Must read Excellent. If it does not, contact us.

Polish:

Excellent or Very Good. Reflects surface smoothness.

Symmetry:

Excellent or Very Good. Reflects facet alignment.

Fluorescence:

None, Faint, Medium, Strong. None–Faint preferred. Strong fluorescence can cause haziness in some lighting.

Diagram:

Shows the location of inclusions (internal) and blemishes (surface). Gives you a map of what the clarity grade refers to.

Ring Sizing Without Ruining the Surprise

Borrow a ring they already wear

The most reliable method. Take a ring they wear on the target finger (usually left ring finger).

Trace the inside onto paper or take it to a jeweller to measure. Return it the same day.
Note: rings worn on the right hand are often a different size from the left — confirm which finger the ring is usually worn on.

Ask their friends or family

A best friend, sister, or close family member will often know. Frame it as checking a "gift idea"

— most people are discreet about proposals.

This method has a low failure rate because the person being asked wants the proposal to go well.

The sleep method

While they are asleep, gently slide a piece of string or a ring sizer around their finger. Not recommended unless you are a very sound sleeper yourself.

Order your best guess + resize later

Standard UK ring sizes for women range from H to N, with L (US 6) being statistically most common. If you are genuinely unable to get a measurement, order L and plan to resize.

StudsDirect resizes within 30 days of delivery at no charge. Most solitaire rings can be resized 2–3 sizes without affecting the setting.

The direct ask

Some proposals are not actually a surprise — the couple has discussed it and the proposal is a formality. In this case, just ask. "What size ring do you wear?" is not unromantic.

Red Flags When Buying Online

Most online diamond retailers are legitimate. A small number are not. Here are the specific warning signs that should make you walk away.

No IGI or GIA certificate

Any stone worth buying is certified. If a retailer is selling uncertified stones and claiming quality grades, they are making claims they cannot substantiate. Do not buy.

Certificate not verifiable

Every IGI certificate has a report number that can be checked at igiworldwide.com. Every GIA certificate can be checked at gia.edu. If the certificate number returns no result, the certificate is fabricated.

Prices significantly below market

Lab-grown diamonds have a relatively transparent wholesale market. If a 1ct F VS1 Excellent is priced at \$400 when the market is \$900, either the grade is misrepresented or the stone is not what they say it is.

No returns policy or unreachable support

Legitimate retailers offer at minimum a 14-day returns window. If you cannot find a returns policy, or if you cannot reach a human being before purchase, do not buy.

Stock photos only

Every stone is unique. A retailer that only shows stock photography cannot show you the actual stone you are buying. Ask for a video of the specific stone — any serious retailer will provide one.

Pressure tactics

"This stone won't last — buy now." "Price goes up tomorrow." Legitimate diamond prices do not change hour-by-hour. Any retailer using countdown timers or manufactured urgency is manipulating you.

No physical address or company registration

Any UK or US retailer should be able to provide a company registration number, a business address, and proof they are a registered entity. If they cannot, they may not exist in the way you think they do.

CHAPTER 08

What to Expect When the Box Arrives

Every ring that leaves us goes through my hands before it ships. Here is exactly what happens.

' Stone verification

The stone is checked against its IGI certificate under a 10x loupe. Grading matches verified: carat (weight within 0.01ct), color, clarity, cut grade, and report number.

' Setting security

Prongs checked for even grip. The stone is gently pressed to confirm zero movement. Any rocking is sent back for re-setting.

' Metal finish inspection

Under bright light: no tool marks, consistent polish across all surfaces, correct metal colour. Yellow gold should not have white patches; white gold rhodium plating should be even.

' Sizing confirmation

Ring passed on a mandrel (sizing tool) to confirm the ordered size. Tolerance is ± 0.25 size.

' Ultrasonic clean

Ring passes through ultrasonic cleaning to remove any oil or manufacturing residue. Final inspection under loupe after cleaning.

' Packaging

Ring is placed in a matte navy ring box. IGI certificate is folded under the ring tray. A card with my direct contact details is included. The outer box is unmarked — no "DIAMOND RING" text on the outside.

The promise:

If you receive your ring and anything is wrong — stone is not what you ordered, setting is insecure, finish is not right — email me directly. Contact details are in the box. I will sort it personally. 30-day returns, no questions asked.

CHAPTER 09

One-Page Comparison Checklist

Use this checklist when comparing any two engagement ring options — from any retailer.

CERTIFICATION

- %j Stone has IGI or GIA certificate (not a retailer's own "certificate")
- %j Report number verified at igiworldwide.com or gia.edu
- %j All 4Cs on certificate match what was advertised

CUT

- %j Cut grade: Excellent or Ideal only
- %j Polish: Excellent or Very Good
- %j Symmetry: Excellent or Very Good

STONE QUALITY

- %j Color: D–H range
- %j Clarity: VS1–VS2 or better
- %j Fluorescence: None or Faint
- %j No note of "strong fluorescence" or "heavily included"

RETAILER

- %j Retailer has a physical address and company registration
- %j Returns policy is at least 14 days, clearly stated
- %j You can reach a human being before purchase
- %j No countdown timers or artificial scarcity tactics

PRICE

- %j Price checked against at least one other retailer for same grade
- %j Not significantly below market (potential quality misrepresentation)
- %j Total cost confirmed including any resizing or setting fees

LOGISTICS

- %j Delivery timeline confirmed before purchase
- %j Insurance options for shipping confirmed
- %j Resize policy confirmed (ideally free within 30 days)

One more thing.

If you've read this far, you know more about engagement ring buying than 90% of the people who will walk into a jeweller this month.

You know that cut matters more than carat. You know how to read a certificate. You know what a fair price looks like.

When you're ready to buy — or if you have questions about a specific stone or setting — reply to the email that brought you here. I read everything.

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