Diamond Remedy

Complete Step-by-Step Engagement Ring Buying Guide

THE FAST VERSION

- Ignore salary rules and set your own total budget.

- Compare matched specs, not brand stories.

- Prioritize cut and visible appearance over invisible grade premiums.

- Treat appraisal, purchase price, and resale value as different numbers.

- If you finance, calculate the full cost before buying.

THE COMPLETE STEP-BY-STEP PROCESS

STEP 1 - Set the budget from your finances

Do not use a salary multiple. Choose the total amount you are comfortable spending before shopping.

STEP 2 - Choose origin and stone type intentionally

Compare mined, laboratory-grown, simulated, or alternative gemstones on appearance, budget, origin preference, grading, return rights, and current matched offers.

STEP 3 - Reserve part of the budget for the setting and taxes

A complete ring is stone plus setting, labor, accent stones, customization, services, taxes, and any warranty or service plan.

STEP 4 - Prioritize visible appearance over paper perfection

Cut and actual appearance matter. No clarity grade is automatically eye-clean and no color grade is automatically visually identical.

STEP 5 - Compare just-below-threshold sizes

Whole-carat thresholds can create price jumps. Compare nearby carat weights and dimensions rather than paying for the round number alone.

STEP 6 - Require a grading report for the exact stone when appropriate

Record grading lab, report number, report date, origin disclosure, treatments, dimensions, cut data, color, clarity, polish, symmetry, and fluorescence.

STEP 7 - Verify the grading report

A grading report is not an appraisal and not a resale value. It documents characteristics that can be used to compare offers.

STEP 8 - Compare only materially matched stones or rings

Match origin, shape, carat/dimensions, cut performance, color, clarity, fluorescence, treatments, grading lab, setting, services, return policy, date, and geography.

STEP 9 - Price the loose stone and setting separately

A separate stone and setting quote can expose where the money is going and make brand or setting premiums visible.

STEP 10 - Treat metal as a real cost input

Use the retailer's actual setting quote. Do not convert spot-metal price directly into retail setting price.

STEP 11 - Compare brand premium explicitly

If brand experience matters, keep it as a conscious preference. Compare materially similar non-brand offers so the premium is visible.

STEP 12 - Treat the appraisal as insurance information, not resale

Keep purchase price, replacement-value appraisal, actual cash value, and resale offer as separate numbers.

STEP 13 - If resale matters, obtain actual offers

Use cash offers, consignment terms, auction estimates, trade restrictions, commissions, shipping, and authentication costs. Do not use a universal resale percentage.

STEP 14 - Avoid high-cost jewelry financing

If financing is considered, calculate APR, term, fees, monthly payment, total interest, and total of payments before deciding.

STEP 15 - Buy only with a workable return policy

Actual appearance must be verified from the stone, good media, or inspection. The return period protects against paper specs that do not look right to the buyer.

HARD STOPS / MAJOR RED FLAGS

- Salary-multiple guilt or 'prove your love' pressure.
- Lab-grown stone described as fake instead of clearly disclosed as laboratory-grown.
- Natural stone pitched as an investment without exact market evidence.
- Replacement appraisal used as though it were guaranteed resale value.
- High-pressure store financing framed only as a monthly payment.
- Material treatment, origin, grading, or return-policy information is missing.
- Two offers are called comparable even though the stone specs or services are materially different.

CONSUMER WORKSHEET

A. Budget

Field	Your entry
Total ring budget	
Setting budget	
Tax estimate	
Service/warranty	
Maximum stone budget	

B. Stone

Field	Your entry
Origin	
Shape	
Carat	
Dimensions	
Cut	
Color	
Clarity	
Fluorescence	
Treatments	
Grading lab/report	

C. Setting

Field	Your entry
Metal	
Fineness	
Setting price	
Accent stones	
Labor/customization	
Brand/service premium	

D. Quote comparison

Field	Your entry
Offer 1 total	
Offer 2 total	
Offer 3 total	
Non-comparable differences	
Return policy	

E. Financing/resale

Field	Your entry
Cash price	
APR	
Term	
Fees	
Total payments	
Actual resale offer	
Selling costs	
Net resale	

SOURCE AND SCOPE

Built from the canonical Diamond Remedy v2.1 master. The master explicitly defines Diamond Remedy as a belief-reveal and specification optimizer, not a hidden-dealer-cost or universal fair-price calculator. Market comparison must use materially comparable current offers.

Educational reference only. Diamond and jewelry prices, resale markets, lab-grown/mined spreads, settings, and financing terms vary. A grading report, purchase invoice, appraisal, and resale offer are different documents and values.