

Not sure how to shop for an engagement ring? Start by finding a jeweler you trust.

Buying fine jewelry isn't like buying anything else — even big-ticket items like a car or major appliance. Precious stones — gems and diamonds — and fine jewelry come with their own language. It involves quality, style, even the way they're marketed and sold. It's next to impossible for an untrained eye to fully grasp the quality of a particular stone.

On top of that, most of us only dip into fine jewelry purchases a few times in our lives, yet they're the moments most filled with emotional significance. This means a critical step in finding the perfect engagement ring is to find a jeweler you trust. Don't leave the purchase of a lifetime to chance. Ask yourself these questions when choosing a jeweler.

This relationship matters too

When searching for the perfect engagement ring, start with the relationship — with the jeweler, that is. We know you have your personal relationship covered!

1) Does the jeweler listen to you?

Respected jewelers should:

- Focus on the bride. It's all about her: her style, her needs, her desires.
- Listen to you. Red flags include pushing their own agenda or focusing on one thing, like price.
- Show you an array of different rings but help guide you in narrowing your choices. You shouldn't walk away feeling overwhelmed.

2) Is the jeweler established and credentialed?

Choose someone with whom you can develop a lasting relationship. Look at how long the jeweler's been in business and research the store's reputation. An established business is more likely to have great references, and to be around for regular ring maintenance — not to mention in 10 years when you're looking for that special anniversary gift.

3) Does the jeweler offer a wide array of services?

A respected jeweler will offer an array of services to help you choose your ring and with needs that are likely to pop up down the road. Here are a few things to look for:

- An in-house gemologist who's trained in the properties of precious and semi-precious stones and can guide you in finding the right stone for your style and budget.
- A bench jeweler, who can help repair or resize your jewelry.

- Some jewelers can also design custom pieces. If this interests you, inquire!

4) Does the store offer a wide selection?

You'll want to be sure you have plenty of ring styles to choose from — along with a little guidance. Again, no jeweler should have you walk away feeling overwhelmed.

5) Is the jeweler knowledgeable?

When working with a reputable jeweler, everyone on staff should be able to answer your questions with confidence and ease, or point you to someone else in-house who can. Choosing a jeweler that specializes in loose diamonds and fine jewelry, and ensuring there's a trained gemologist in-house, makes this more likely to happen. Don't hesitate to walk away if a salesperson refuses to answer a question — everything you ask matters.

The matter at hand: your ring

Of course, when choosing a jeweler for your engagement ring you'll also want to ask plenty of questions about the jewelry itself. These questions mostly center around the gem (likely a diamond).

6) How does the jeweler handle diamond certification and appraisal?

Don't just take your jeweler's word for it: Ask for a third-party diamond certificate from a respected independent gem lab, such as the Gemological Institute of America (GIA), International Gemological Institute (I.G.I.), Gemological Science International (G.S.I) or American Gem Society (AGS). The certification proves the stone is natural and describes any treatments done to it. It also documents the color, carat and quality of the diamond.

7) Does the jeweler teach you how to look at diamonds — and show you the 4Cs first-hand?

You may not be trained to see a diamond's 4Cs, but a good jeweler should guide you through the process, and provide the tools to help you see the true beauty of what you're about to purchase. When viewing stones, make sure to ask the following:

- Can you see the cut of the diamond under a gemological microscope?
- Does the jeweler have a full-spectrum diamond light for color grading?
- Is there a set of diamonds or color grading stones to compare the color of the diamond?

8) How does the jeweler mark the integrity of the precious metal in the engagement ring?

You'll find most jewelers focus — and rightly so — on the quality of an engagement ring's diamond. But the metal matters too. Ask to see a stamp verifying the precious metal content, such as 10K, 14K or 18K for gold or PLT for platinum. A reputable jeweler won't hesitate to show you.

9) What are the jeweler's policies around warranties and returns?

The basic logistics of any other large purchase also apply to fine jewelry. Can the jeweler provide the ring you want in the timeframe you need? And just to cover all possible bases, make sure you understand the jeweller's warranty and return policy.

The final question

10) All in all, can you trust the jeweler?

It's worth saying again. Before plunging into a purchase, you need to ask yourself: do I trust this jeweler? The sense of trust can come from many places: the referral of a friend or family member, reputation in the community, or you having done your research and asking all the right questions.

Armed with these questions to ask both yourself and your jeweler, you're ready to shop for an engagement ring with a little more ease. Better yet, you're positioning yourself to establish a lifelong relationship with a jeweler you trust.