

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Puttin' on the Glitz: What to Know When Shopping for Jewelry

Whether you're looking for sparkle and shine or something subdued, shopping for jewelry can leave you dazzled, and doubting whether you're getting the right piece at the right price. The Federal Trade Commission, the nation's consumer protection agency, has some tips to help you get it right.

Take time to compare prices and quality at several retailers. If you're not sure where to go, ask family members, friends, or co-workers for recommendations. When you're unfamiliar with the seller — particularly if you're ordering online — check its reputation with the Better Business Bureau or the state attorney general's office.

As you shop, ask your salesperson to write down any information you might rely on to make your purchase. And before you buy, ask for the store's refund and return policy. If you're ordering online, keep printouts of the web pages with details about the transaction, including refund and return policies if you're not satisfied.

Some additional pointers for jewelry shoppers in the market for gold, watches, gemstones, pearls, or diamonds:

- **Gold** – The word gold, used by itself, means all gold or 24 karat (24K) gold. Because 24K gold is soft, it's usually mixed with other metals to increase its hardness and durability. But there's a big difference between 14K karat gold and gold-plated jewelry. A piece of 14K jewelry contains 14 parts of gold, mixed in throughout with 10 parts of base metal. Gold-plated describes jewelry with a layer of at least 10K gold bonded to a base metal. Gold plating eventually wears away; how quickly depends on how often the item is worn and how thick the plating is.
- **Watches** – Consider more than the price tag when you shop for a watch. Ask if a warranty or guarantee is included, how long it lasts, and what parts and repair problems it covers. Ask how and where you can get the watch serviced and repaired under the warranty.
- **Gemstones** – There's a difference between laboratory-created gemstones and natural stones. Stones created in the lab are practically identical (visually, physically, and chemically) to stones mined from the earth. The big difference is in the cost: laboratory-created stones are less expensive than mined stones. Because they look just like natural stones, they must be identified as lab-created. Imitation stones, on the other hand, look like natural stones, but may be glass, plastic, or less costly stones. If you want a natural stone, ask if it has been treated.

Gemstone treatments, such as heating, dyeing, or bleaching, can improve a stone's appearance or durability. Some treatments are permanent; some may create special care requirements. Treatments also may affect the stone's value.

- **Pearls** – Ask whether pearls are imitation, cultured, or real. Real pearls are made by oysters or other mollusks; imitation pearls are man-made. Naturally-occurring pearls are fairly rare and expensive, so most pearls you'll see are cultured pearls — pearls made by mollusks with human intervention. An irritant introduced into the shell of the mollusk causes a pearl to grow. A pearl's cost depends on the size, usually stated in millimeters, and the coating or "nacre," which gives real and cultured pearls their luster. Imitation pearls are man-made with glass, plastic, or organic materials.
- **Diamonds** – When you buy a diamond, consider four criteria: cut, color, clarity, and weight, which is usually stated as carats. Each factor affects the price. Color and clarity typically are "graded" on a scale. The most common scales are those established by the Gemological Institute of America (GIA). On the GIA scales, color is rated from D to Z, with D at the top, and clarity is rated from flawless to I3. Make sure you know how a particular scale and grade represent the color and clarity of the diamond you're considering. A diamond can be described as "flawless" only if it has no visible surface cracks or other imperfections when viewed under 10-power magnification by a skilled diamond grader.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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