

Cupid's Helper



Choosing jewelry for Valentine's Day

With billions spent on Valentine's Day jewelry, shoppers want to ensure they're getting the best for their money.

Jewelry is a popular gift come Valentine's Day.

The National Retail Federation says 20 percent of Valentine's Day consumers are expected to buy jewelry this year, spending a total of \$4.3 billion.

Many people find buying jewelry for a loved one a little daunting because jewelry is such a personal item.

Much like their favorite fragrances, men and women may have signature jewelry pieces and prefer some styles more than others.

Buying jewelry can be complicated for the uninformed. Because jewelry can be expensive, it pays for consumers to do their homework.

With a little research and some knowledge from professional jewelers, shoppers can find pieces that turn out to be real Valentine's Day winners.

DISCOVER HIS OR HER STYLE

Consumers may need to have a little Sherlock Holmes in them when buying jewelry for a loved one. Pay attention to the pieces a loved one wears each day or on special occasions. Listen and take

notes when others ask your loved one about jewelry. For those who like a direct approach, ask a significant other to point out appealing items in a magazine. This can help consumers determine if a loved one likes classic styles, modern pieces, certain metal types, or particular gemstones.

PRESTIGE BRANDS AREN'T NECESSARILY BETTER

Don't be afraid to walk into a local jeweler and ask the staff's opinion. Well-known stores spend a lot of time and money to craft their reputations, and that effort often gets extended to the consumer by way of price markups.

Local jewelers can have high-quality merchandise and guide shoppers in the right direction for a greater value. Use the Jewelry Information Center to find reputable stores.

PURCHASE LOOSE STONES

It is easier to cover up flaws or draw attention away from imperfections in a stone by setting it in metal. Therefore, shopping for stones and settings separately may help shoppers determine if they are getting the right value for the money. Synthetic stones — which are grown in a laboratory — can be much more affordable because of their greater

availability. Shoppers should ask for certificates that guarantee authenticity and indicate where the stones originated.

KEEP PROPORTION IN MIND

Bulky jewelry may look awkward on people with slight frames, while smaller pieces may get lost on taller or fuller-figured persons. Work with the jeweler on scale, even noting a loved one's figure if necessary.

SET A BUDGET AND STICK TO IT

Have a budget in mind before visiting a jewelry store. Going in blindly may leave consumers spending more than they initially intended. Many jewelers are willing to negotiate or may sell affordable pieces that mimic desired items in style and appearance.

UNDERSTAND THE EXCHANGE POLICY

Even with the best intentions and thorough research, a gift of jewelry may not hit the mark. Before buying a piece, consumers should make sure they can exchange the piece later on if it isn't the right style.

Jewelry is a popular Valentine's Day gift, but shopping for jewelry can be difficult. But careful consumers can find the right piece with a little due diligence.

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