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Precious Metals Grade Guide

When purchasing precious metals, understanding purity grades ensures you know the exact gold or silver content. Our quick guide will review standard grades, key terminology, and what to look for from reputable mints when buying gold, silver, or platinum bullion.



Gold Purity Guide

Gold purity is measured in karats, which indicate the percentage of pure gold content vs. alloy metals. Understanding karat levels allows for informed bullion purchases.

24K Gold

The highest gold purity is 100% pure gold. Too soft for jewelry or coins, 24k gold is generally used for bullion investment bars or rounds.

22K Gold

22 karat gold contains 91.6% pure gold and 8.4% copper/silver alloy for enhanced durability. Common in certain markets.

18K Gold

The most popular karat for gold jewelry, 18k gold contains 75% pure gold plus 25% copper and silver for ideal shine and strength.

14K Gold

More affordable than higher karats, 14k gold features 58.3% pure gold content, which is ideal for everyday wear.

10K Gold

10 karat is commonly used for more affordable gold jewelry containing 41.7% pure gold.

Alloys like copper, silver, and zinc are added to pure 24k gold to create different karat levels for improved workability and durability. But too much alloy can dull the radiant gold color. The ideal balance of beauty and strength is found in top choices like 18k and 14k gold.

Some examples of alloying formulas to achieve gold color variances are:

- 18K Yellow Gold: 75% fine gold, 15% copper, 10% fine silver.
- 14K Yellow Gold: 58.5% fine gold, 29% copper, 12.5% fine silver.
- **18K White Gold:** 75% fine gold, 2 % copper, 17% nickel, 6% zinc.
- 14K White Gold: 58.5% fine gold, 23% copper, 12.5% nickel, 6% zinc.
- 18K Green Gold: 75% fine gold, 25% fine silver.
- 18K Pink/Rose Gold: 75% fine gold, 25% copper.

Understanding the differences between common gold purity karats allows you to make informed purchases from reputable precious metal dealers like Coinhuskers. Contact us with any questions!

Silver Purity Guide

Silver purity refers to the amount of actual silver content in a bullion product or jewelry. When buying silver, be aware of the different purity grades that determine its value. Understanding these key silver purity levels will help you make informed bullion purchases from reputable dealers like Coinhuskers. Contact us with any questions!

Fine Silver

The purest form of silver, at 99.9% purity, is also called "pure silver." Too soft for jewelry or bullion, fine silver is usually combined with copper or other metals to improve durability.

Sterling Silver

The most popular silver grade comprises 92.5% pure silver and 7.5% copper alloy. Known for strength, shine, and tarnish resistance. The standard for silver jewelry and decorative items.

Coin Silver

A 90% pure silver grade was once used for striking coins in the 19th century. No longer a common silver purity produced today.

Mexican Silver

A general term for silver coming from Mexico with purity levels ranging from 90-99%.
Always verify exact percentages.

Platinum Purity Guide

Platinum is a precious metal that maintains its shine over fime and is prized for its beautiful white luster and durability. When purchasing platinum bullion or jewelry, be mindful of common purity levels:

950 Platinum

The highest grade is composed of 95% pure platinum content. Most platinum bullion coins and bars will be this grade.

900 Platinum

Contains 90% pure platinum. More alloy content makes this grade more durable for jewelry.

850 Platinum

The lowest platinum purity is 85% platinum. Least expensive grade but still offers a bright white appearance.

Unlike gold, platinum purity is measured in 1,000 parts instead of 24K. But similar to gold, platinum is commonly alloyed with copper and titanium to improve hardness and workability. The naturally white hue, brilliance, and resistance to tarnishing make platinum a beloved precious metal. Understanding the differences between platinum purity levels allows smart purchases from reputable dealers like Coinhuskers. Contact us with any questions!

Coin Guide

MS

MS stands for Mint State, indicating that the coin is in excellent condition, with a grading range of MS60-MS70.

BU

BU means Brilliant
Uncirculated, and refers
to coins that have never
been in circulation and
have minimal wear.
These coins are also
known as "Mint State" or
"Uncirculated."

AU

AU refers to Almost Uncirculated coins, which have slight wear and circulation but retain 95% of their original design.

XF

XF stands for Extra Fine.
An Extra Fine grade
indicates that the coin only
has light wear, with 90%
of the design still intact.
The scratches and flaws
on the coin will only be at
its highest points.

VF

VF means Very Fine, and this grade indicates that up to 25% of the original design is smoothed.

Fine

Fine indicates significant signs of wear, with as much as half the design smoothed out.

VG

VG stands for Very Good and indicates significant signs of wear throughout the coin.

G

G means good, and this grade indicates that up to 90% of the original design has been smoothed out. A coin with the G grade will be heavily worn.

Cull

A cull coin is considered in extremely bad condition and might be regarded as non-collectible.

Do you have questions?

Contact us by leaving us a voicemail at 402-517-2213 and we will get back to you as soon as possible.