BILL'S HOME TECH

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Submitting Coins for Grading Online — How It Works

How to send a coin to a professional service, step by step, from the form to the sealed coin

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1 The 60-Second Version

The whole idea, if you only have a minute.

Professional grading means sending a coin to a company whose experts judge its authenticity and condition, assign it a grade on a standard scale, and seal it in a tamper-evident plastic case with a label. The two biggest services are PCGS and NGC. A graded, sealed coin is easier to trust, insure, and sell, because a neutral expert has vouched for it.

- To submit, you either buy a membership from the service and send the coin yourself, or you hand it to an authorized dealer who submits it for you.
- You pick a service level based on the coin's value, and you state a declared value — your honest estimate — which sets the insurance and the fee.
- You pack the coin safely, ship it insured and tracked, then follow the order online until it comes home sealed and graded.

> **GOOD TO KNOW**
>
> Grading is not free, and it is not worth it for every coin. A rough rule many collectors use: the coin should be worth clearly more than the total cost of grading it. This guide helps you judge that, but it does not appraise your coins.

Fees and membership prices change, so this guide gives ranges and tells you where to check the current numbers rather than printing figures that may be out of date by the time you read them.

WHAT GRADING IS

2 What Professional Grading Actually Is

A neutral expert, a standard scale, and a sealed case.

When you send a coin in, trained graders do three things. They confirm it is genuine and not altered or counterfeit. They judge its condition against a standard scale that runs up to 70 for a flawless coin. Then they seal it in a hard plastic case — collectors call it a slab — with a label showing the coin, the grade, and a unique certification number.

Why people bother

- Trust: a neutral expert has vouched for the coin, so a buyer does not have to take your word for its condition.
- Protection: the sealed case guards the coin from handling, air, and accidental damage.
- Value and resale: graded coins are easier to sell and often bring more, because the grade is a common language buyers understand.
- Insurance and records: the certification number and grade make it simple to document and insure a collection.

The grade itself is an expert opinion, not a hard measurement. Two honest graders can differ by a point. But a grade from a well-known service carries real weight because the service stands behind it.

> *The slab isn't magic. It's just a trusted stranger saying 'yes, this is real, and here's how nice it is' — in a language every collector reads.*

THE TWO BIG NAMES

3 PCGS and NGC — The Two Main Services

Both are well respected; here is how they line up.

For United States coins, two services dominate: PCGS (Professional Coin Grading Service) and NGC (Numismatic Guaranty Company). Both are long-established, both seal and grade coins, and both are widely accepted by dealers and collectors. You do not need to agonize over the choice — either is a solid, mainstream option.

	PCGS	NGC
Submit yourself	Buy a membership	Buy a membership
Free route in	None listed	Free for ANA members
Dealer route	Yes	Yes
Track order	Online account	Online account
Backs the grade	Yes	Yes

A few practical notes. NGC is the official grading service of the American Numismatic Association, and ANA members can sign up for a free NGC submission membership, which is a nice door-in for a collector who is already an ANA member. PCGS requires one of its paid memberships to submit directly. Both let you go through an authorized dealer instead.

GOOD TO KNOW

If you collect a particular specialty, or you plan to sell into a specific market, ask a trusted local dealer which service is favored for that kind of coin. For general United States coins, both are excellent and the choice often comes down to price, membership perks, and which one your dealer uses.

GETTING IN THE DOOR

4 Membership or a Dealer — Two Ways In

You cannot just mail a coin in cold; here is how to get access.

Neither service lets the general public simply drop a coin in the mail. You get access one of two ways: become a member and submit yourself, or go through an authorized dealer who submits on your behalf.

Option one: join as a member

Both services sell memberships that unlock direct submission. PCGS offers tiered yearly memberships — commonly Silver, Gold, and Platinum — roughly in the range of about $69 up to a few hundred dollars a year as of late 2026, with the higher tiers including a few complimentary gradings. NGC requires an Associate-or-higher membership to submit, and ANA members can get a free NGC submission membership. Always check the current membership page for exact prices and perks before you join.

Option two: use an authorized dealer

If you only have a coin or two, you can skip membership and hand your coin to an authorized dealer. You pay the dealer the grading and return shipping fees, and they submit under their own account. This is often the easiest route for a first-timer, and a good local dealer can also advise whether a coin is even worth grading.

Route	Best for
Join as member	You have several coins or plan to submit regularly
Through a dealer	You have one or two coins, or want hand-holding

TIP

For a first submission, visiting a reputable authorized dealer in person is often the calmest start. You get a knowledgeable second opinion, you skip the membership decision, and someone experienced handles the packing and the account.

CHOOSING A TIER

5 Choosing a Service Level by Coin Value

The tier you pick is driven mostly by what the coin is worth.

Both services offer several service levels, usually called tiers. Each tier has a maximum coin value it will accept and a matching fee — the more a coin is worth, the higher the tier it must go in, and the more it costs to grade. Tiers also differ in turnaround speed, with faster service costing more.

- Lower tiers (often called Economy or Value) are for inexpensive, everyday coins, up to a modest value ceiling.
- Middle tiers handle coins worth more, with a higher value ceiling and a higher fee.
- Higher and express tiers cover valuable coins and offer faster turnaround for an added charge.
- Bulk and modern tiers exist for large quantities of lower-value coins, with minimums on how many you must send.

You do not guess the tier out of thin air. You decide roughly what the coin is worth, and that value points you to the correct tier, because your declared value must not exceed the tier's maximum. The next chapter covers declared value in detail.

WATCH OUT

A coin's declared value cannot be higher than the ceiling of the tier you choose. If you think a coin is worth more than a tier allows, you must step up to a higher tier. Picking a tier that is too low for the coin's value can get the submission bumped up and re-billed.

GOOD TO KNOW

Service levels, their value ceilings, and turnaround estimates are listed on each service's fees page and change from time to time. Pull up the current fees page and match your coin to the right tier before you start the form.

VALUE AND FEES

6 Declared Value and Fees

What declared value means, and how fees work.

The declared value is your honest estimate of what a coin is worth. It does two jobs: it sets the insurance coverage while the service holds the coin, and it helps determine the grading tier and fee. Because the service guarantees the coins it certifies, it charges more to grade more valuable coins.

How to come up with a declared value

A common starting point is simply what you paid for the coin. If you did not buy it, the services offer free price guides and auction records on their websites to help you estimate. You can also use the grade you expect it to earn, or the amount you would want it insured for. This is an estimate, not a formal appraisal, and it is on you to make it reasonable and honest.

WATCH OUT

Do not inflate the declared value hoping for a better grade — the grade is judged on the coin, not the number you write. Inflating it only pushes you into a higher, more expensive tier. And do not leave it blank: at least one service will then assign a token value, usually around $50, which caps your insurance if the coin is lost.

What makes up the cost

- The grading fee itself, which depends on the tier and turnaround speed.
- A possible guarantee premium — a small percentage of the coin's value on higher-value coins at some services.

- Return shipping and handling, charged so the service can send your coin back insured.
- If you submit yourself, the yearly membership cost spread across however many coins you send.

GOOD TO KNOW

Exact fees change and are posted on each service's current fees page. As a rough feel, basic tiers for ordinary coins often run in the low tens of dollars per coin, climbing from there with value and speed. Treat any figure you remember as 'check the current page' — pricing is revised periodically.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

THE ONLINE FORM

7 Filling Out the Online Submission Form

Where most first-timers slow down — walked through plainly.

Once you are a member (or working with a dealer who handles this), the submission form lives in your online account. It looks like a lot at first, but it is really just a short list of decisions you have already thought about in this guide.

1. Sign in to your account on the service's website and open the submission forms area, often under a 'My Submissions' menu.
2. Choose the right form for your coin type (for example, United States coins versus world coins).
3. Pick the service level, or tier, that matches your coin's value.
4. Enter each coin: a short description, the year and type if asked, and its declared value.
5. Review the fees the form totals up, including return shipping, and confirm the order.

6. Print the completed form and the packing instructions to include in your package.

> **TIP**
> Fill the form out slowly with the coins in front of you. Double-check that each declared value sits within the tier's ceiling, and that you listed every coin you are actually sending. The printed form is the service's checklist when your box arrives.

> **WATCH OUT**
> An incorrectly completed or mismarked form is one of the most common causes of delays. If you are using a faster express tier, some services ask you to mark the outside of the box a certain way so it is routed correctly. Follow the printed instructions exactly.

PACKING IT SAFELY

8 Packaging the Coin Safely

The coin's whole journey depends on how you pack it.

A coin can be scratched, dinged, or spotted by careless packing before it ever reaches a grader. The goal is simple: hold the coin in something soft and non-reactive so it cannot move or rub, then protect that from the bumps of shipping.

1. Put each coin in a proper coin holder — a soft plastic flip or a coin capsule made for the purpose. Never use PVC-based flips, which can harm the surface over time.
2. Do not clean or polish the coin first. Cleaning can lower the grade and is easy to spot; send it exactly as it is.
3. Handle the coin only by its edges, ideally over a soft surface, so a slip does not become a scratch or a dent.
4. Wrap the held coins snugly so nothing shifts, and nest them in a sturdy box with padding on all sides.
5. Include your printed submission form in the package.

WATCH OUT

Never clean a coin before submitting. It feels helpful, but cleaning almost always reduces value and graders recognize it immediately. Whatever its condition, send it as-is.

TIP

Hold coins only by the edges and work over a towel or soft mat. Skin oils and hard surfaces are a graded coin's quiet enemies, and a single careless moment at the kitchen table can cost a point.

SHIPPING IT

9 Shipping It Insured and Tracked

Getting the package there safely, with a paper trail.

This is the part that makes people nervous, and reasonably so — you are mailing something valuable. The two rules that matter most are: insure it for its full value, and use a service that gives you tracking and proof of delivery.

- Insure the package for the total declared value of the coins inside, so a loss is covered.
- Use a carrier and service level that provides tracking and signature confirmation on delivery.
- Keep your receipt, the tracking number, and a note of what you sent until the coins are safely back.
- Use a plain, sturdy outer box with no markings that advertise valuable coins inside.

Different carriers have different rules and limits for insuring coins and valuables, so ask at the counter what is covered and how high you can insure. Some collectors also carry their own collectibles insurance for extra peace of mind. The service's packing instructions will tell you exactly where to send the package.

GOOD TO KNOW

Many coin shows host the grading services on-site, and some authorized dealers submit regularly. Handing a coin over in person, or letting a dealer bundle it into their shipment, can sidestep the mailing worry entirely — a comfortable option for a first submission.

WAITING AND WATCHING

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Turnaround and Tracking the Order

How long it takes, and how to follow along.

Once your coins arrive, the service logs them in under security, assigns each a tracking number, and works through them according to the tier you chose. You do not have to wonder what is happening — you can follow the order online.

1. Sign in to your account and open the submission tracking area.
2. Watch the status move through stages such as received, grading, and shipped.
3. When the status shows shipped, your grades are typically viewable online and the coins are on their way back.
4. Watch for the return package and sign for it when it arrives.

Turnaround depends heavily on the tier. Faster, pricier tiers return in days; economy tiers can take considerably longer, and all turnaround figures are estimates, not guarantees. A properly completed form and correct packing help keep your submission on the faster end.

WATCH OUT

Once a submission is in transit to the service, you generally cannot cancel or change it, and no refunds are given after it arrives, because work has begun. Be sure of your order before you ship. Customer service will not give grades over the phone — grades appear online when the order status reaches shipped.

GOOD TO KNOW

The services do not accept checks for grading — payment is by major credit card. Have that ready when you place the order so nothing stalls the submission.

IS IT WORTH IT

11

Is It Worth Grading? Fee Versus Coin Value

The honest math, without touching what your coin is worth.

Grading costs money, so the real question for each coin is whether the benefit justifies the cost. The simplest test: the coin should be worth clearly more than the full cost of grading it — fee, shipping, and a share of any membership. Grading a common coin worth a few dollars rarely makes sense; the slab can cost more than the coin.

If the coin is...	Grading usually...
Common, low value	Not worth the fee
Possibly scarce or old	Worth asking a dealer first
Clearly valuable	Often worth it for trust and resale
A family keepsake	Worth it if you value protection

Value is not the only reason, though. People also grade a coin to protect a cherished keepsake, to settle a question of authenticity, or to make a collection easier to insure and eventually pass on. Those can be good reasons even when the pure dollar math is close.

WATCH OUT

This guide does not appraise coins and cannot tell you what yours is worth. If you are unsure whether a coin clears the bar, get an opinion from a reputable dealer or an independent appraiser before you spend money grading it.

> *I always ask folks the same thing first: will the grade be worth more than it costs to get it? If the answer's a clear yes, go. If it's a maybe, ask someone who knows the coin before you spend a dime.*

COMMON QUESTIONS

12

Common Questions

The things people ask me most about submitting.

Do I have to be an expert to submit?

No. You need to pick a reasonable declared value and pack the coin safely; the service does the grading. If any of that feels shaky, going through an authorized dealer removes most of the guesswork.

Will cleaning my coin help it grade better?

No — the opposite. Cleaning almost always lowers the grade and value, and graders spot it instantly. Always send a coin exactly as it is.

What if the grade comes back lower than I hoped?

The grade reflects the coin's actual condition, which does not change. A lower grade than you expected is disappointing, but the coin is still sealed, authenticated, and documented, which has value of its own.

Can I submit several coins at once?

Yes. You list multiple coins on one form, each with its own declared value, and send them together. There are limits on how many fit on a single form, and bulk submissions have minimum quantities.

GOOD TO KNOW

If this still feels like a lot, remember you have a gentle on-ramp: a trusted authorized dealer can handle the membership, the form, the packing, and the shipping while you simply decide which coins to send.

GETTING STARTED

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A Calm Way to Start

How I would help a first-timer take the first step.

If you have a coin you are curious about, here is the unhurried path I would suggest, with no pressure to grade anything that does not earn its keep.

- Start with one coin you care about or suspect is worth something.
- Get a sense of its rough value — what you paid, a price guide, or a dealer's quick opinion — without treating it as gospel.
- If the value clearly beats the cost of grading, choose a service and decide between joining and using a dealer.
- Fill the form slowly, pack snugly, ship insured, and follow the order online until it comes home.

There is no rush and no wrong pace. Many collectors grade a few coins, learn the rhythm, and then decide whether a membership makes sense for the rest. The first one is the only one that feels mysterious.

GOOD TO KNOW

If you would like a hand getting set up — creating the online account, understanding the form, or finding a reputable local dealer to submit through — I am glad to sit with you and walk through it, so the first submission feels like a small, calm project instead of a leap. I do not appraise coins, but I can make the submitting part simple.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
Pick a service	The two main names are PCGS and NGC; both seal and grade coins
Get permission to submit	Buy a membership yourself, or hand the coin to an authorized dealer
Choose a service level	Match the tier to the coin's value; higher value means a higher tier
Set the declared value	Your honest estimate of worth; it sets the insurance and the fee
Pack and ship safely	Snug, non-scratching holder, sturdy box, insured and tracked
Track and decide	Follow the order online; weigh the fee against what the coin is worth
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

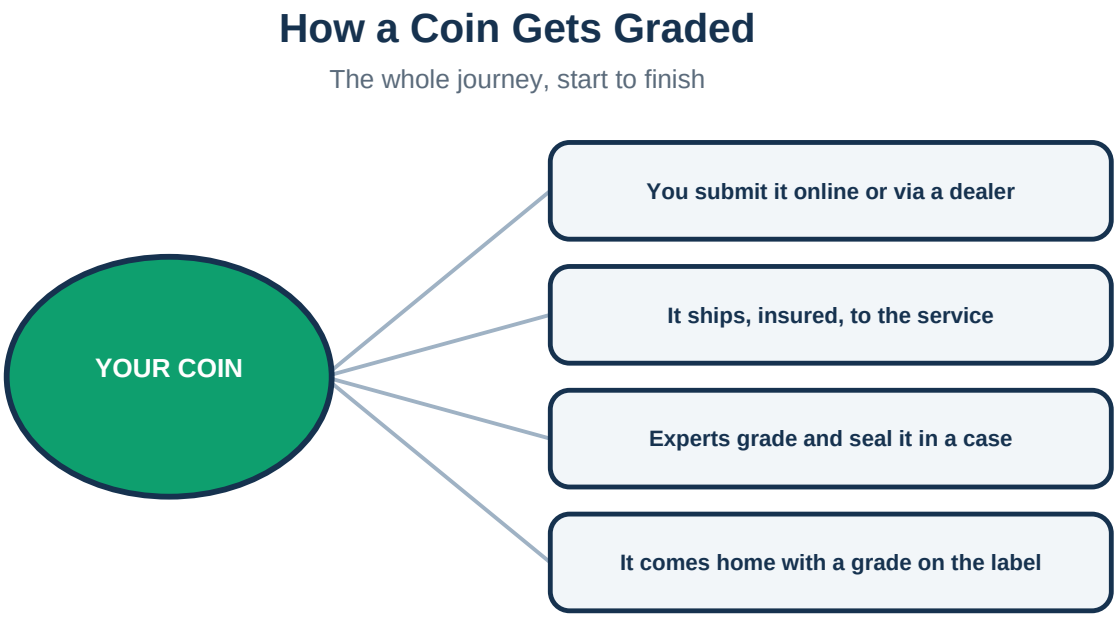


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Submission Path

Five calm steps, no secret handshake

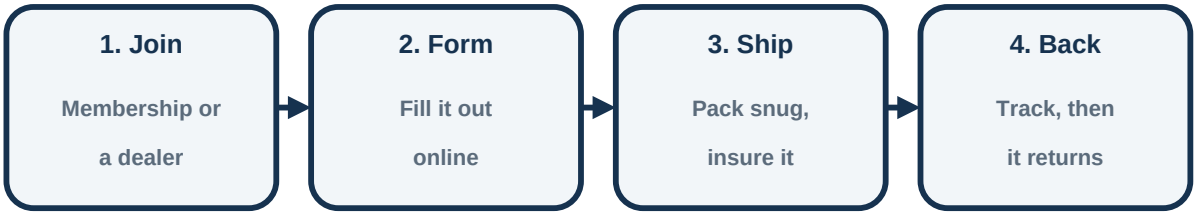


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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