Making money: all guides

Jobs, trading, travel, missions, bounties, the bank and income that arrives while you are away.

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Points and the Points Building

How points are earned, what the Points Building sells and what each upgrade is worth, how the points market works, and which purchases to make first.

Version 1.0. Published 24/11/2026, last reviewed 24/11/2026.

Introduction

Points are Torn's second currency. They buy the one-off unlocks that are not otherwise available, such as the Stock Ticker and your bazaar, and the daily refills that serious players use every day. Points cannot be traded directly between players; they move through the points market or a faction's armoury. This guide covers where points come from, what to spend them on, and how to buy them without overpaying.

How it works

Where points come from:

Source	Points
Points market	Bought from other players with in-game money
Donator Pack	60 per pack
Subscription	90 a month, or 1,080 a year
Museum exchanges (after the Bachelor of History)	10 for a flower or plushie set, up to 10,000 for the rarest artifacts
Published newspaper comic or article (level 10+)	250 each
Referring a new player	250
Spin the Wheel in the casino	1 to 100 by chance
PointLess (PTS) stock benefit block	100 per increment every 7 days

Points used to come from ranked war rewards, but that was removed in May 2025. Since then, museum sets from travelling are the main way to earn points in game without buying them.

What the Points Building sells:

Purchase	Cost	Notes
Energy refill	30	Once per Torn day, resets at 00:00 TCT
Nerve refill	30	Once per Torn day
Casino token refill	30	Once per Torn day
Stock Ticker	50	One-off; needed to trade stocks
Racing License	50	One-off; needed to race
Friend, enemy or target capacity	50 each	Up to 500 of each
Loadout capacity	50	Extra loadout slots; can be bought up to 6 times
Display Cabinet	100	One-off; shows items on your profile

Purchase	Cost	Notes
Bazaar	250	One-off; sell items to players tax-free
One merit	300	Up to half your level in bought merits
Merit reset	500 to 5,000	Each reset costs more than the last
Big Al's Bunker	2,500	Trade unwanted weapons and armour for bunker bucks
Hairstyles, backdrops, honor bars	50 to 1,500	Cosmetic; honor bars have level requirements

If you have free refills, for example from a gift, you must use them before you can buy the daily refill.

The points market is where players list points for sale at a price per point, capped at $100,000. Your own listings always appear at the top of the list for you. The going price changes with demand.

Step by step

1. **Buy the Stock Ticker early** if you plan to invest; it is cheap and permanent. See Stock market basics.
2. **Buy the bazaar** once you have items to sell regularly. Selling to players without fees soon earns back 250 points.
3. **Decide whether daily refills are worth it for you.** An energy refill is the strongest daily use for a player who trains or chains every day; a nerve refill suits heavy criminals.
4. **Check the points market price** before converting money into points. Compare the cost of a refill (30 points times the market price) with what that energy or nerve will earn or train for you.
5. **Hold off on bought merits and merit resets** until you know your build. They are the most expensive items in the building.

Examples

What a refill really costs. If points are selling for $40,000 each, an energy refill costs 30 × $40,000 = $1,200,000 in money terms. A player decides whether 150 extra energy of training (or 100 without donator status) is worth that today. The price used here is an example only; check the market on the day.

Bazaar payback. The item market takes a 5% sales fee; a bazaar takes none. A player who sells $5,000,000 of goods a month on the item market pays $250,000 a month in fees. At an example price of $40,000 a point, the bazaar costs 250 × $40,000 = $10,000,000, so it pays for itself in about 40 months at that volume, and much sooner for heavier sellers.

Museum points. After completing the Bachelor of History, a player who brings back a full set of flowers from travel exchanges it in the museum for points instead of selling the flowers. Whether that is better depends on the flowers' market value against the points' market value that day.

Advanced tips

- A faction can move points between members through its armoury, which is how factions pool points for shared purposes.
- Free refills sometimes arrive as gifts, and New Year gifts have included a free merit reset. A free reset does not raise the price of your next paid reset.
- Honor bars for using 250 energy refills, 250 nerve refills or 250 casino token refills, and for resetting merits, can be earned with free refills too.
- If you hold many points, consider whether the PointLess stock block is worth working towards; it turns a stock holding into a weekly points income.

Common mistakes

- **Trying to send points by trade.** Points cannot be put in a trade. Use the points market, or your faction's armoury if it supports it.
- **Selling points to the Pawn Shop.** That option was removed in 2024; older guides that mention a fixed Pawn Shop price are out of date.
- **Buying merits before understanding the merit system.** At 300 points each, a merit placed in the wrong upgrade is expensive to undo. Read Merits first.
- **Spending refills by habit.** A refill is only good value if you use the energy or nerve well, at a good gym or on worthwhile crimes.

Sources

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Torn wiki: Stock Market: https://wiki.torn.com/wiki/Stock_Market, retrieved 2026-11-23

Torn wiki: Merit: https://wiki.torn.com/wiki/Merit, retrieved 2026-11-23

Torn wiki: Bazaar: https://wiki.torn.com/wiki/Bazaar, retrieved 2026-11-23

Torn wiki: Loadout: https://wiki.torn.com/wiki/Loadout, retrieved 2026-11-23

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Related guides: Donator status and subscriptions, Trading and markets, Merits, Stock market basics, Racing, The casino

Working for a company

How player-run companies hire, pay and rank, how your effectiveness is worked out, and how job points and specials work.

Version 1.0. Published 23/11/2026, last reviewed 23/11/2026.

Introduction

Player-run companies offer higher pay than city jobs and job specials that trade job points for energy, nerve, items and more. From level 3 you can work for one. Which company you join, and how well you fit its positions, decides what you earn.

How it works

Applying. You can have up to 10 pending applications. They expire after 72 hours; a declined application blocks reapplying to that company for 72 hours.

Positions require two work stats, a primary and a secondary. Your work stat score for each is:

```
floor(min(45, 45 / required x stat) + max(0, 5 x log2(stat / required)))
```

Meeting both requirements exactly scores 90. Try it with the work stat effectiveness calculator.

Effectiveness adds more factors on top: settled-in time (+1 a day up to +10), the director's education, Employee Effectiveness merits (+1 each, up to +10), and penalties for addiction and inactivity. Being active means taking actions in the game, not just logging in.

Pay and stats. The director sets your pay, up to $25,000,000. Each day you gain primary and secondary work stats based on your effectiveness. Directors can train you for +50 primary and +25 secondary.

Stars, job points and specials. Companies are ranked from 1 to 10 stars each Sunday. At the end of the company day, about 18:00 TCT, employees get one job point per star. Specials unlock as the company ranks up. Job points stay with the company type: points earned in one Candle Shop can be spent in another. New employees are recruits for 72 hours and cannot use specials or receive training during that time. Energy specials are limited to 100 job points a day.

Step by step

1. Decide what you want: pay, a particular special, or work stat growth.
2. Look for companies of that type with a high star rating.
3. Apply to several at once.
4. Once hired, stay active every day and keep your addiction low.
5. Spend job points on the specials you joined for.

Examples

- A position needing 2,500 primary and 1,500 secondary: with 5,000 and 3,000 you score 50 + 50 = 100.
- A 7-star Pub gives employees 7 job points a day.

Advanced tips

- Directors often want employees with about twice a position's requirements, especially where requirements are low.
- Because job points stay with the company type, moving between companies of the same type does not waste points you have saved.

Common mistakes

- **Going inactive.** It lowers your effectiveness and the company's environment.
- **Taking drugs carelessly.** Addiction lowers effectiveness from the first drug.
- **Joining for a special the company has not unlocked yet.**

Sources

Torn wiki: Company: https://wiki.torn.com/wiki/Company, retrieved 2026-11-23

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Torn wiki: Job: https://wiki.torn.com/wiki/Job, retrieved 2026-11-23

Related guides: City jobs, Running a company, Passive income, Merits

Trading and markets

The Item Market, bazaars, the Auction House and direct trades. What each one charges, what it is good for and how to trade safely.

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Introduction

Torn has several ways to buy and sell, and each has different fees and uses. Choosing the right one for a sale can save 5% or more, and knowing how trades work keeps you from being scammed.

How it works

Place	How it works	Cost to sell
Item Market	Anyone in Torn can list items; buyers browse by category with filters for weapon bonus, accuracy, damage and price	5% sales tax since 22 June 2025, plus an optional 10% to list anonymously
Bazaar	Your own shop, bought for 250 points; other players buy from it directly	No sales fee
Auction House	Up to 5 listings at once, 1 to 7 days, no starting bid or reserve; a listing cannot be cancelled. Weapons and armour, and other items only if rare (circulation of 250 or less)	Not covered here
Direct trade	You and another player each add money, items or properties, and both accept	No fee

What can be traded directly: money, items and properties, and companies or factions for their directors or leaders. Stocks, points, merits, rackets, territories, books and stats cannot be traded this way.

Auction payments arrive as cashier's checks in the bank, which credit automatically after 24 hours.

Enemies. Players on your enemies list cannot buy from your Item Market listings or bazaar, unless you turn that off.

Step by step

1. For small, quick sales, use the Item Market.
2. For regular or large sales, buy a bazaar and save the 5%.
3. For rare weapons and armour, consider the Auction House, remembering a listing cannot be withdrawn.

4 For deals agreed with another player, use a direct trade and check every item and amount before accepting.

5 Work out your profit after fees, not before.

Examples

- Selling an item for $20,000,000 on the Item Market returns $19,000,000; anonymously, $17,000,000. In a bazaar it returns the full $20,000,000.
- A player agrees a trade, then the other side swaps an item for a similar-looking cheaper one before accepting. Rechecking the trade window before you accept catches this.

Advanced tips

- The Item Market's accuracy and damage filters make it easy to find weapons with good rolls.
- Points cannot be traded directly. They change hands on the Points Market, where the price is capped at $100,000 per point, or through a faction armoury.

Common mistakes

- **Accepting a trade without rechecking it** after the other side changes it.
- **Listing rare items at auction too briefly** to attract bidders.
- **Forgetting the 5% fee** when pricing for profit.

Sources

Torn wiki: Item Market: https://wiki.torn.com/wiki/Item_Market, retrieved 2026-11-23

Torn wiki: Bazaar: https://wiki.torn.com/wiki/Bazaar, retrieved 2026-11-23

Torn wiki: Auction House: https://wiki.torn.com/wiki/Auction_House, retrieved 2026-11-23

Torn wiki: Trade: https://wiki.torn.com/wiki/Trade, retrieved 2026-11-23

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Related guides: Early money, Travel and trading abroad, Comparing items and what they are worth, Passive income

Travel and trading abroad

Flying to the eleven destinations, flight times and costs, how much you can carry, and buying abroad to sell at home.

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Introduction

From level 15 you can fly abroad from the Travel Agency. Each destination has shops with items you cannot buy in Torn, which many players buy cheaply and sell at home. Travel also leads to unique places such as Rehab in Switzerland and hunting in South Africa.

How it works

Destinations and standard flights:

Destination	One way (standard)	Cost
Mexico	24 min	$6,500
Cayman Islands	33 min	$10,000
Canada	39 min	$9,000
Hawaii	2 h 7 min	$11,000
United Kingdom	2 h 31 min	$18,000
Argentina	2 h 38 min	$21,000
Switzerland	2 h 46 min	$27,000
Japan	3 h 33 min	$32,000
China	3 h 49 min	$35,000
United Arab Emirates	4 h 17 min	$32,000
South Africa	4 h 42 min	$40,000

An airstrip on your property, the Wind Lines Travel (WLT) benefit block or a Business Class Ticket all shorten flights (WLT flights are free), and the book Mailing Yourself Abroad cuts a further 25%. Flight times vary by up to 3%. See the Flight times calculator.

Carrying items home. The default is 10 items per trip. An airstrip with a pilot, WLT or business class raises the base to 15. Suitcases add 1 to 3, the 3-star Lingerie Store special 2, and the faction Excursion branch up to 10.

Shops abroad. Each destination has a General Store (souvenirs, flowers, plushies), an Arms Dealer (weapons and armour) and a Black Market (drugs and contraband). Stocks are limited and restock over time. Shops buy back their goods: Black Market goods at current price, others at 75%.

Safety. While in the air you cannot be attacked. Players in the same country can attack each other, and there is a 15-second grace period on arrival. Others can see your destination on your profile, unless you work in a 10-star Theater. You cannot use your inventory abroad, apart from items packed in your travel inventory, which use travel slots.

Step by step

1. Reach level 15 and open the Travel Agency.
2. Pick a destination by what you want to buy and how long you can be away.
3. Check what sells well in Torn before buying.
4. Buy up to your carry limit and fly home.
5. Sell through a bazaar to avoid the 5% Item Market fee.

Examples

- A return trip to Mexico takes 48 minutes standard, 14 minutes in business class.
- A player with an airstrip, a large suitcase and full Excursion can carry 15 + 3 + 10 = 28 items.

Advanced tips

- Excursion also cuts travel costs by up to 75% and raises hunting income.
- A Detective Agency employee can delay your flight with the Watchlist special; WLT holders are immune.

Common mistakes

- **Flying with a lot of cash.** Players abroad can be mugged.
- **Travelling before an organised crime executes or a war starts.**
- **Buying more than the market at home can absorb.**

Sources

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Torn wiki: Faction: https://wiki.torn.com/wiki/Faction, retrieved 2026-11-23

Torn wiki: Hunting: https://wiki.torn.com/wiki/Hunting, retrieved 2026-11-23

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Related guides: Trading and markets, Early money, Passive income, Comparing items and what they are worth

Passive income

Income that arrives without spending energy or nerve. Stock dividends, bank interest, company profits, property rental and more, compared.

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Introduction

Passive income is money or value that arrives whether or not you spend energy and nerve. It compounds over a long Torn career, and for many established players it is the main source of wealth. This guide compares the main options, their costs and their risks.

How it works

Source	What you need	What you get	Main risk
Bank investment	Spare cash, up to $2 billion ($3 billion with a 10-star Oil Rig)	Interest at the period's APR	Money locked for the period
Stock benefit blocks	Enough shares	Dividends every 7 or 31 days, or permanent perks	Share price falls
Directing a company	Level 10 and management time	Company profits and daily work stats	Needs daily management
Renting out property	A property you are not living in	Rent paid up front by the tenant	Tenant's fees are their own; your property is tied up
Job points	A job or company position	Specials such as energy, items or experience	Depends on the company's stars

Step by step

1. Start with the bank: it needs no extra knowledge and keeps money safe.
2. When you have more than you need for training and property, look at benefit blocks you would use.
3. Consider a company if you enjoy managing; it takes daily attention.
4. Rent out properties you own but do not live in.
5. Review returns every few months and move money to where it earns most for you.

Examples

- A player with $1,000,000,000 in the bank at 5% APR earns about $4,100,000 in 30 days.
- The same money in shares returns dividends plus or minus any change in share price.

Advanced tips

- Combine sources: TCI shares raise bank interest, WSU shortens education, and an Oil Rig job raises the bank limit.
- Count non-cash payouts, such as energy and points, at what they save you, not at zero.

Common mistakes

- **Leaving cash idle in your wallet,** where it earns nothing and can be mugged.
- **Over-investing** and having nothing left for property or education.
- **Ignoring time costs,** such as the daily management a company needs.

Sources

Torn wiki: Stock Market: https://wiki.torn.com/wiki/Stock_Market, retrieved 2026-11-23

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Torn wiki: Company: https://wiki.torn.com/wiki/Company, retrieved 2026-11-23

Torn wiki: Property: https://wiki.torn.com/wiki/Property, retrieved 2026-11-23

Related guides: Stock benefit blocks, The bank and investments, Running a company, Properties, Stock strategy and risk

Bounties

Placing and claiming bounties, the listing fees, who cannot be bountied, and how players protect themselves.

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Introduction

A bounty is a reward for putting a particular player in hospital. Anyone can place one through the newspaper, and anyone strong enough can claim it. For hunters, bounties are a way to earn money from attacks; for those placing them, they are a way to strike at someone they cannot beat themselves.

How it works

Claiming. You must hospitalise the target to claim a bounty. You can claim from Torn or abroad, by attacking from their profile or using Claim on the bounties page. You cannot claim a bounty you placed yourself.

Placing. Each player has 10 bounty slots. There is a 50% listing fee, and an optional extra 50% to list anonymously: a $10 bounty costs $15, or $20 anonymously. Unclaimed bounties expire after 7 days and cannot be bought off or removed.

Who cannot be bountied: developers, staff acting as staff, and new players, unless the person placing the bounty is also under new player protection. Bounties are refunded if the target is sent to Federal Jail.

Protection and counters.

Option	Effect
Private Security Firm job points	20 job points buy 72 hours of bounty protection
7-star Cyber Cafe "IP Tracing"	Reveals who placed an anonymous bounty
Syscore (SYS) benefit block	Stops your anonymous bounties being revealed by IP Tracing

Step by step

1. Open the bounties section of the newspaper and sort by reward.
2. Pick targets you can beat, checking their status and faction.
3. Attack and choose hospitalise to claim.
4. Weigh the reward against the 25 energy each attack costs.

Examples

- Placing a $1,000,000 anonymous bounty costs $2,000,000.

- A hunter beats a target but chooses mug. The bounty is not claimed, because only hospitalising counts.

Advanced tips

- Several bounties can stack on one player, so popular targets can be worth a lot.
- Attacking a bountied player who is in a strong faction can bring retaliation; check before hitting.

Common mistakes

- **Leaving or mugging** instead of hospitalising.
- **Placing bounties on protected new players,** which is not allowed.
- **Forgetting bounties expire** after 7 days.

Sources

Torn wiki: Bounty: https://wiki.torn.com/wiki/Bounty, retrieved 2026-11-23

Related guides: Attacking basics, Early money, Hospital and revives

City jobs

The six starter jobs run by Torn City, how to get hired, what they pay and the specials you keep forever.

Version 1.1. Published 23/11/2026, last reviewed 24/11/2026.

Introduction

City jobs, also called starter jobs, are run by the game rather than by players. They are the first income and the first source of work stats for most new players, and several of them give passive rewards that stay with you after you leave.

How it works

The six jobs. Army, Grocer, Casino, Medical, Education and Law. Army, Grocer and Casino can be joined on your first day; Medical, Education and Law need some work stats first.

The interview. To be hired you answer three questions about the job's sector. A wrong answer fails the interview, and failing too often stops you reapplying for a few days.

Daily rewards. Pay, work stat gains and job points arrive daily and rise with your rank in the job. Your first time in a starter job starts you with 5 job points for it. Each job's points carry its name, for example Army points or Law points, and are spent on that job's specials.

Passive specials stay active even after you leave the job. Two examples from the official wiki:

- Reaching Principal in the Education job cuts all future course lengths by 10%.
- Reaching Federal Judge in the Law job adds 5% to crime experience and skill gains.
- Reaching Brain Surgeon in the Medical job lets you revive other players for 75 energy.

You are fired automatically after 400 days of inactivity.

Ranks, requirements and rewards. Required stats are Manual / Intelligence / Endurance. Pay and job points are per day. Promotion to the next rank needs that rank's work stats and a set number of job points (5 for the second rank, rising by 5 each rank).

Army

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Private	2 / 2 / 2	$125	1	Strength boost for army points
Corporal	50 / 15 / 20	$150	2	
Sergeant	120 / 35 / 50	$180	3	Steal a weapon for 10 points
Master Sergeant	325 / 60 / 115	$220	4	
Warrant Officer	700 / 160 / 300	$225	5	

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Lieutenant	1,300 / 360 / 595	$325	6	Defence boost for army points
Major	2,550 / 490 / 900	$550	7	
Colonel	4,150 / 600 / 1,100	$755	8	
Brigadier	7,500 / 1,350 / 2,530	$1,000	9	
General	10,000 / 2,000 / 4,000	$2,500	10	See a player's battle stats for 10 points and $5,000

Grocer

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Bag Boy	2 / 2 / 2	$150	1	Steal cash for 1 point
Price Labeller	30 / 15 / 50	$175	2	Steal a bag of candy for 2 points
Cashier	50 / 35 / 120	$210	3	Steal a bottle of alcohol for 5 points
Food Delivery	120 / 60 / 225	$250	4	
Manager	250 / 200 / 500	$300	5	Steal an energy drink for 25 points

Casino

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Dealer	2 / 2 / 2	$250	1	Collect tips (money) for 1 point
Gaming Consultant	35 / 50 / 120	$350	2	+25 casino tokens for 1 point
Marketing Manager	60 / 115 / 325	$500	3	
Revenue Manager	360 / 595 / 1,300	$1,000	4	Steal cash for 1 point
Casino Manager	490 / 900 / 2,550	$1,750	5	
Casino President	755 / 1,100 / 4,150	$3,500	6	Count cards for 10 points and $100,000

Medical

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Medical Student	0 / 300 / 0	$400	1	
Houseman	100 / 600 / 150	$600	2	Steal a small first aid kit for 2 points
Senior Houseman	175 / 1,000 / 275	$950	3	Steal a first aid kit for 4 points
GP	300 / 1,500 / 500	$1,500	4	Steal morphine for 7 points
Consultant	600 / 2,500 / 1,000	$3,000	5	
Surgeon	1,300 / 5,000 / 2,000	$5,000	6	

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Brain Surgeon	2,600 / 10,000 / 4,000	$7,000	7	Revive someone for 75 energy (passive)

Education

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Recess Supervisor	0 / 500 / 0	$300	1	+100 Manual per 10 points
Substitute Teacher	300 / 750 / 500	$400	2	
Elementary Teacher	600 / 1,000 / 700	$600	3	+100 Endurance per 10 points
Secondary Teacher	1,000 / 1,300 / 1,000	$850	4	
Professor	1,500 / 2,000 / 1,500	$1,000	5	+100 Intelligence per 10 points
Vice Principal	1,500 / 3,000 / 1,500	$1,750	6	
Principal	1,500 / 5,000 / 1,500	$3,250	7	10% shorter education courses forever (passive)

Law

Rank	Required (MAN / INT / END)	Pay	Points a day	Special
Law Student	0 / 0 / 1,500	$150	1	+3 nerve for 5 points
Paralegal	1,750 / 2,500 / 5,000	$600	2	Money for 100 points
Probate Lawyer	2,500 / 5,000 / 7,500	$750	3	
Trial Lawyer	3,500 / 6,500 / 7,750	$1,500	4	Get someone out of jail for 15 points
Circuit Court Judge	4,000 / 7,250 / 10,000	$2,500	5	
Federal Judge	6,000 / 9,000 / 15,000	$5,000	6	+5% crime experience and skill gain (passive)

Step by step

1. On day one, apply to Army, Grocer or Casino.
2. Spend job points on the specials that help you most.
3. As your work stats grow, consider moving to Education or Law for their passive rewards.
4. From level 3 you can work in a player company instead; compare pay and specials before moving (see Working for a company).

Examples

- A player works the Education job long enough to reach Principal, then moves to a company. Every course they take afterwards is still 10% shorter.

- Casino points (1 a day at Dealer, up to 6 as Casino President) are not the same as casino tokens, which every player gets each day for casino games.

Advanced tips

- Passive rewards make starter jobs worth returning to briefly even for experienced players who skipped them.
- The work stats you earn here decide which company positions you qualify for later.

Common mistakes

- **Answering interview questions carelessly** and being locked out for days.
- **Leaving before collecting a passive reward** you were close to.
- **Confusing job points between jobs.** Each job's points are only spent on that job.

Sources

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Related guides: Working for a company, Work stats, Early money, Education, The casino, Your first week

Missions

Contracts from Duke and other agents, how standing and difficulty work, and what to spend mission credits on.

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Introduction

Missions are contracts from non-player agents, chiefly Duke. They pay money and mission credits, and introduce you to combat with clear targets. As you complete more, harder and better-paid contracts appear.

How it works

Agents. George gives new players introductory missions. Anonymous has one mission that introduces you to Duke: complete 10 of Duke's contracts for an honour and 100 mission credits.

Standing and difficulty. Completing contracts raises your standing with an agent; failing or declining lowers it, and failing costs more than declining. There are five difficulties: Easy, Medium, Hard, Very hard and Expert. Each one raises rewards sharply. Before a new difficulty unlocks, Duke gives you a special contract to complete. You can still be offered easier contracts after unlocking harder ones.

Finishing. A completed contract can wait unclaimed indefinitely; click complete to collect the credits and rewards.

Mission credits are spent in the mission shop at the bottom of the Missions page. Six random rewards are on offer at a time, replaced when bought and refreshed every 7 days. Books, weapon attachments and special ammunition are the rewards players most often look out for. High-quality weapons and armour bought there are the best of 100 generated variants. Credits also come from 10-star Private Security Firm job points, and the Lo Squalo Waste Management (LOS) benefit block adds 25% to mission credits and money earned.

Step by step

1. Complete George's introductory missions.
2. Take Duke's contracts and read each one's conditions before accepting.
3. Decline contracts you cannot do rather than failing them.
4. Complete the special contracts that unlock each difficulty.
5. Check the mission shop every few days for books and special ammunition.

Examples

- A contract that forbids damage over time fails if you use a Molotov Cocktail.

- A player declines a contract against a far stronger target and loses a little standing, rather than failing it and losing more.

Advanced tips

- Mission credits rise sharply at higher difficulties, which is why shop prices look high at first.
- Contracts marked with an asterisk are new to you.

Common mistakes

- **Accepting everything.** Failures cost standing.
- **Forgetting to click complete** on finished contracts.
- **Spending credits on the first item offered** instead of waiting for a book or attachment you need.

Sources

Torn wiki: Mission: https://wiki.torn.com/wiki/Mission, retrieved 2026-11-23

Torn wiki: Ammo: https://wiki.torn.com/wiki/Ammo, retrieved 2026-11-23

Torn wiki: Stock Market: https://wiki.torn.com/wiki/Stock_Market, retrieved 2026-11-23

Related guides: Early money, Attacking basics, Weapons explained, Temporary items

Hunting

Hunting in South Africa, from the three session types and what each animal pays to building hunting skill and the bonuses that raise income.

Version 1.0. Published 24/11/2026, last reviewed 24/11/2026.

Introduction

From level 15 you can fly to South Africa and hunt. Each session costs 10 energy and $500, and pays money depending on what you catch. Hunting income grows with a separate hunting skill, which takes a very long time to build. It is a way to turn energy into money, at the cost of the battle stats that energy would otherwise have bought in the gym.

How it works

Sessions. There are three, and each gives the same hunting skill. Results are immediate.

Session	Animals
Beginner	Buffalo $250, Warthog $400, Zebra $350, Baboon $500
Standard	The beginner animals, plus Giraffe $1,000, Cheetah $2,000, Leopard $2,500, Hippo $3,000
Advanced	All of the above (some pay more), plus Giraffe $1,500, Hyena $3,000, Gorilla $4,500, Hippo $4,500, Lion $5,000, Rhino $8,500, Elephant $12,000, Tiger $20,000

During World Tiger Day (28 to 30 July, from 12:00 TCT), rare animals appear: Addax $850,000 (skill 13) and White Tiger $5,000,000 (skill 22) in beginner sessions, Pangolin $1,400,000 and Cape Vulture $2,800,000 in standard sessions. Hunting experience is five times normal during the event.

> **Not confirmed**
> The wiki notes the Hippo may also appear in standard sessions at the advanced price, and that the skill needed for Pangolins and Cape Vultures is unknown.

Hunting skill starts at 1 and goes to 100. The wiki estimates about 164,000 energy to reach 100, or 20% less with a 7-star Meat Warehouse.

Income bonuses:

Bonus	Effect
Farm or Zoo, 3-star special	+25% hunting income
Faction Excursion branch, Hunting	up to +30% income
GEN2120 Survival Skills course	+15% hunting skill

When to move up. The wiki's advice: beginner sessions until your skill is in the mid-twenties, standard until the mid-seventies, then advanced. At maximum skill it estimates about $800,000 per full donator energy bar.

Step by step

1. Reach level 15 and fly to South Africa.
2. Start with beginner sessions.
3. Move to standard around skill 25 and advanced around skill 75.
4. Add income bonuses you can get: a Farm or Zoo job, your faction's Excursion upgrades, Survival Skills.
5. Bank your money before a long hunting trip so it earns interest.

Examples

- A donator with 150 energy runs 15 sessions for $7,500 in fees.
- A player flying home from South Africa with an airstrip regenerates energy on the way, so hunting with their spare energy just before leaving wastes nothing.

Advanced tips

- World Tiger Day's fivefold experience makes it the best time to build skill.
- If you travel to South Africa to buy goods anyway, hunting with spare energy before the flight home is pure extra income.

Common mistakes

- **Hunting instead of training** when battle stats matter more to you.
- **Jumping to advanced sessions too early,** which pay less at low skill.
- **Forgetting the $500 fee** in your profit sums.

Sources

Torn wiki: Hunting: https://wiki.torn.com/wiki/Hunting, retrieved 2026-11-23

Torn wiki: Faction: https://wiki.torn.com/wiki/Faction, retrieved 2026-11-23

Torn wiki: Travel: https://wiki.torn.com/wiki/Travel, retrieved 2026-11-23

Related guides: Travel and trading abroad, Energy, Early money, Faction upgrades

The Museum

How to unlock the Museum, every set and artifact it accepts with its points value, and how to work out whether exchanging beats selling.

Version 1.0. Published 24/11/2026, last reviewed 24/11/2026.

Introduction

The Museum turns collections of items into points. Since points stopped being a ranked war reward in 2025, it has become the main way to earn points in game without buying them. This guide lists everything the Museum accepts and shows how to decide when exchanging is worth it.

How it works

Unlocking. The Museum opens once you complete the Bachelor of History. That bachelor is one of the shorter ones, at 25 weeks without reductions; see Planning your education.

Sets and values. You hand in a complete set and receive points. You can exchange up to 1,000 sets at once.

Set	What you need	Points
Plushie set	One each of 13 plushies: Jaguar, Lion, Panda, Monkey, Chamois, Wolverine, Nessie, Red Fox, Camel, Kitten, Teddy Bear, Sheep, Stingray	10
Exotic flower set	One each of 11 flowers: Dahlia, Orchid, African Violet, Cherry Blossom, Peony, Ceibo Flower, Edelweiss, Crocus, Heather, Tribulus Omanense, Banana Orchid	10
Meteorite Fragment	1 Meteorite Fragment	15
Patagonian Fossil	1 Patagonian Fossil	20
Arrowhead set	Obsidian, Quartz, Basalt, Chert, Chalcedony and Quartzite Points	25
Medieval Coin set	Leopard, Florin and Gold Noble Coins	100
Vairocana Buddha	1 Vairocana Buddha Sculpture	100
Ganesha Sculpture	1 Ganesha Sculpture	250
Shabti Sculpture	1 Shabti Sculpture	500
Companion Scripts	Companion Script: Abdullah, Ali and Ubay	1,000
Senet Game	1 Senet board, 5 White and 5 Black Senet pawns	2,000
Egyptian Amulet	1 Egyptian Amulet	10,000

Museum Day. During Museum Day, 17 to 19 May each year, every exchange gives 10% more points.

Where the items come from. Plushies and exotic flowers are sold in the general stores of the countries you can travel to, each country stocking different ones. The 7-star Flower Shop and Toy Shop company specials let you carry 5 more flowers or plushies when flying back.

> **Not confirmed**
> This guide does not yet say which country sells each flower and plushie, or where each artifact is found. Those details come from Torn's country and crime pages, which are due for review.

Step by step

1. **Complete the Bachelor of History.**
2. **Collect sets,** usually by travelling and buying the flowers or plushies a set is missing, or by buying pieces from other players.
3. **Compare values** before exchanging with the Museum calculator, which can fill in Torn's market values for you.
4. **Exchange at the Museum** in the city's Center district, ideally during Museum Day for the 10% bonus.

Examples

Exchange or sell? Write the set's points value times the points market price, and compare it with what the pieces would sell for on the item market. With points at an example price of $40,000:

Option	Value
Exchange a plushie set	10 × $40,000 = $400,000
Sell the 13 plushies	Their combined item market price

If the 13 plushies would sell for less than $400,000 together, exchanging is better. Prices change daily, so check both on the day; the figures here are examples only.

Museum Day bonus. 100 flower sets give 1,000 points normally, or 1,100 points on Museum Day.

A rare find. An Egyptian Amulet is worth 10,000 points in the Museum, but because it is rare its market price may be higher than that. Check before exchanging.

Advanced tips

- Hold sets until Museum Day if you can wait; the 10% bonus applies to every exchange that day.
- Buying the cheapest pieces to complete a set is often cheaper than flying for them yourself.
- Selling flowers and plushies to players who need them for sets is a trade in itself; see Travel and trading abroad.

Common mistakes

- **Exchanging without checking prices.** Sometimes the pieces are worth more sold.

- **Flying back with a mix that completes no sets.** Plan which pieces you are missing before you travel.
- **Expecting to find exotic flowers in the city.** Plushies can be city finds, but exotic flowers cannot.

Sources

Torn wiki: Museum: https://wiki.torn.com/wiki/Museum, retrieved 2026-11-23

Torn wiki: Point: https://wiki.torn.com/wiki/Point, retrieved 2026-11-23

Torn wiki: Travel: https://wiki.torn.com/wiki/Travel, retrieved 2026-11-23

Torn wiki: Education: History: https://wiki.torn.com/wiki/Education_History, retrieved 2026-11-23

Related guides: Points and the Points Building, Travel and trading abroad, Planning your education, Trading and markets

The bank and investments

How the Torn City Bank's fixed-term investments work, the limits, how merits and stocks raise your interest, and how to choose a period.

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Introduction

The Torn City Bank is the simplest investment in the game. You lock money away for a fixed period and get it back with interest. It is also one of the safest places to keep money, since money in the bank cannot be mugged.

How it works

Periods. One week, two weeks, one month, two months and three months. New players unlock each period by completing the one before. When a period ends, your money can stay safely in the bank until you withdraw it.

Interest. Each period shows its own annual percentage rate, and each rate changes independently, so the best choice changes over time.

Raising your rate.

- Bank Interest merits: +5% to the APR per merit.
- Torn City Investments (TCI) benefit block (1,500,000 shares): a further 10% bonus.

Limits. You can invest up to $2,000,000,000 at a time, or $3,000,000,000 in a 10-star Oil Rig.

Cashier's checks. Auction sales, failed auction bids and lottery winnings arrive as cashier's checks at the bank, which you can withdraw within 24 hours before they are credited automatically.

Overseas banking. The Cayman Islands bank has its own interest; the faction Excursion branch raises it by up to 25%.

Step by step

1. Unlock the periods by completing a one-week investment first.
2. Each time you invest, compare the rates on screen; the longest is not always the best.
3. Estimate your return with the Bank investment returns calculator.
4. Add Bank Interest merits when your invested amount makes them worthwhile.
5. Keep spending money outside the bank, since invested money is locked until the period ends.

Examples

- $100,000,000 at 5% APR for one week earns about $95,890.

- With 10 Bank Interest merits (+50%), the same 5% acts as 7.5%.

Advanced tips

- How merits and TCI combine is not published in detail; the Academy's calculator adds them, which is an assumption.
- Merit bonuses apply from your next investment, not the current one.

Common mistakes

- **Locking up money you need** for training, property or a war.
- **Always choosing three months** without comparing rates.
- **Carrying cash instead of banking it.**

Sources

Torn wiki: Bank: https://wiki.torn.com/wiki/Bank, retrieved 2026-11-23

Torn wiki: Stock Market: https://wiki.torn.com/wiki/Stock_Market, retrieved 2026-11-23

Torn wiki: Merit: https://wiki.torn.com/wiki/Merit, retrieved 2026-11-23

Torn wiki: Faction: https://wiki.torn.com/wiki/Faction, retrieved 2026-11-23

Related guides: Passive income, Stock benefit blocks, Merits, Early money