Stock market: all guides

How the stock market works, benefit blocks and dividends, and managing risk.

Contents

1. Stock market basics (reviewed 23/11/2026)

2. Stock benefit blocks (reviewed 23/11/2026)

3. Stock strategy and risk (reviewed 23/11/2026)

Stock market basics

How to start trading, buying and selling shares, the selling fee, how prices move and what you cannot do while away.

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

Introduction

Torn's stock market lets you buy shares in 35 in-game companies, either to hold for their benefits or to trade for profit. Buying and selling is instant, and prices move every minute. This guide covers the mechanics you need before putting money in.

How it works

Getting started. You need a Stock Ticker, bought once for 50 points at the Points Building.

Buying and selling. There is no limit on how many shares you can buy, sell or hold. Orders are instant; if prices update while you order, you may be asked to confirm again at the new price.

Action	Fee
Buy	None
Sell	0.1% of the value sold ($1,000 on a $1,000,000 sale)

Purchases can be merged into a single position, which averages their bought price and date.

When you cannot trade: while in hospital, in jail or travelling, or while unconscious at the end of a lost fight. Shares cannot be traded directly between players.

Prices move every minute and are based on real-world stocks in the same industries. Torn has said prices are expected to rise by about 10% a year on average, with no guarantees: some stocks double in a month or crash.

Your record. Profits, losses and fees appear in your personal stats under investments, visible only to you.

Step by step

1. Buy a Stock Ticker for 50 points.
2. Decide whether you are buying for a benefit block or for trading.
3. Check the price and its recent movement before buying.
4. Work out your break-even price with the Stock trade profit calculator.
5. Sell only when you are in Torn and not in hospital or jail.

Examples

- Buying 100,000 shares at $500 costs $50,000,000. Selling them all at $520 returns $52,000,000 minus a $52,000 fee: a profit of $1,948,000.

- To break even on shares bought at $500, you must sell above about $500.50.

Advanced tips

- Because buying has no fee and selling only 0.1%, small price moves can be traded profitably, though prices are unpredictable.
- Trading while abroad is not possible, so a planned sale should happen before a flight.

Common mistakes

- **Expecting guaranteed growth.** The 10% a year is an average, not a promise.
- **Forgetting the fee** on very short-term trades.
- **Planning to sell while travelling.**

Sources

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

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

Related guides: Stock benefit blocks, Stock strategy and risk, The bank and investments, Passive income

Stock benefit blocks

How benefit blocks and increments work, active and passive benefits, dividends, and how to value a block.

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

Introduction

Holding enough shares in a stock earns its benefit block: money, items, energy, points or a permanent perk. Benefit blocks are one of the main ways players turn a fortune into steady income or permanent advantages.

How it works

Two kinds of benefit.

- **Active** benefits pay a dividend every 7 or 31 days, such as 100 points (PTS), 100 energy (MCS), a Feathery Hotel Coupon (FHG) or cash (for example $50,000,000 every 31 days from TSB).
- **Passive** benefits are perks that switch on after you have held the shares for 7 days, such as free education (IST), 10% shorter courses (WSU) or a 10% bank interest bonus (TCI).

Increments. Active benefits can be held more than once. Each extra increment needs twice the shares of the one before: if one block is B shares, two need 3B in total, three need 7B, and so on. Each increment adds one more payout per period. Only MCS is capped, at 10 increments (1,000 energy).

Payout timing. Buying more increments during a period does not reset it: the next payout comes on the original schedule, then the larger payout starts. Dividends cannot be stored; one must be collected before the next can start building.

A few examples from the official summary table (all 35 stocks are listed on the wiki):

Stock	Shares for one block	Benefit
PTS (PointLess)	10,000,000	100 points every 7 days
MCS (Mc Smoogle Corp)	350,000	100 energy every 7 days
CBD (Herbal Releaf Co.)	350,000	50 nerve every 7 days
FHG (Feathery Hotels Group)	2,000,000	Feathery Hotel Coupon every 7 days
TSB (Torn & Shanghai Banking)	3,000,000	$50,000,000 every 31 days
IST (International School TC)	100,000	Free education courses (passive)
WLT (Wind Lines Travel)	9,000,000	Private jet travel (passive)

Step by step

1. Choose a benefit you will actually use.
2. Look up the shares needed and today's price.

3. Value the payout: cash is simple; for items, use what the item would sell for.
4. Work out the yearly return with the Stock benefit block returns calculator.
5. Buy, then collect each dividend promptly so the next one starts building.

Examples

- Three increments of FHG need 2 + 4 + 8 = 14,000,000 shares and pay three coupons every 7 days.
- A player who forgets to collect a dividend for a week loses that week of progress towards the next.

Advanced tips

- The return on each extra increment halves, because it costs twice as many shares for the same payout. The calculator shows the return of the next increment on its own.
- Passive blocks are permanent perks rather than income; value them by what they save you.

Common mistakes

- **Buying increments without checking the halving return.**
- **Not collecting dividends,** which pauses progress.
- **Selling below the block size** and losing the benefit.

Sources

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

Related guides: Stock market basics, Stock strategy and risk, Passive income, The bank and investments

Stock strategy and risk

Building a portfolio, balancing benefit blocks against trading, and managing the risk of price swings.

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

Introduction

Once you hold real money in stocks, the question is not how the market works but how much risk you are willing to carry and for what return. This guide sets out the trade-offs. The mechanics come from the official wiki; the strategy is the Academy's view and is not financial advice about real money.

How it works

Three uses for money:

Use	Return	Risk
Bank investment	Fixed APR for a fixed period	Your money is locked, but the amount is certain
Benefit blocks	Dividends or perks, plus any change in share price	The share price can fall while you hold
Trading	Price changes	Prices can double or crash within a month

Price risk. Prices move every minute in line with real-world stocks in the same industries, and Torn has said only that they are expected to rise about 10% a year on average. A benefit block bought at a high price returns less, and the shares can be worth less when you sell.

Liquidity. Selling is instant, but not while you are in hospital, jail or abroad, and every sale costs 0.1%.

Step by step

1. Decide how much of your money you can afford to see fall in value.
2. Keep money you will need soon in the bank or wallet, not in stocks.
3. Prefer benefit blocks whose payout you use every week.
4. Spread holdings across several stocks instead of one.
5. Review your holdings regularly, comparing each block's return with the bank's rates.

Examples

- A block bought for $5,000,000,000 that falls 20% is worth $4,000,000,000, even though its dividends keep coming.

- A player who keeps 3 months of spending in the bank and the rest in benefit blocks can ride out price falls without selling.

Advanced tips

- Compare a block's yearly return at today's price with the bank APR. If the bank pays more and you do not need the perk, the bank may be the better home for the money.
- Passive blocks such as WSU and IST pay off over many months of use, not in a single quarter.

Common mistakes

- **Putting everything in one stock.**
- **Treating the 10% average as guaranteed.**
- **Buying blocks for benefits you will not use.**

Sources

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

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

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