Merits

How you earn merits, every upgrade they buy, and how to choose where to spend them.

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

Introduction

Merits are a currency you earn by reaching goals in Torn, such as levels, stat milestones and attack counts, usually alongside medals and honours. You spend them on permanent upgrades. There are more upgrades than any player can fill early on, so choosing well matters.

How it works

Earning merits. Most merits come from achievements. You can also buy merits at the Points Building for 300 points each, but only one for every two levels, so at most 50 by level 100.

Upgrades. Every upgrade can be taken up to 10 times. Each step costs one more merit than the last (1, 2, 3 and so on), so a full upgrade costs 55 merits.

Upgrade	Effect per step
Brawn, Sharpness, Protection, Evasion	+3% passive strength, speed, defence, dexterity
Weapon masteries (11 types)	More accuracy and damage with that weapon type
Temporary Mastery	Stronger damaging temporary weapons such as grenades
Nerve Bar	+1 maximum nerve
Critical Hit Rate	+0.5% critical hit rate (base about 12%)
Life Points	+5% maximum life
Crime Progression (Crimes 2.0)	+1% crime experience and skill gains
Education Length	Courses 2% shorter
Awareness	20% more items found in the city
Bank Interest	+5% bank interest, from your next investment
Masterful Looting	+5% money from mugging
Stealth	+0.2 stealth level, so you stay anonymous more often
Hospitalizing	+5% hospital time you cause
Addiction Mitigation	Addiction's negative effects reduced by 2%
Employee Effectiveness	+1 effectiveness in a company (not for directors)

Resetting. You can reset all your merits. The first reset costs 500 points, each later one 250 more, up to 5,000 points. Free resets, for example from completing Book: High School For Adults, are used first and do not raise the price of the next paid reset.

Step by step

1 Decide what your account is for over the next few months: fighting, crimes, making money, or a mix.

2. Spend the first merits where they help every day. Education Length shortens every future course; a battle stat passive helps every fight.
3. Fill upgrades in order of value to you, remembering each step costs more than the last.
4. Buy merits with points only if your spare points are worth more to you as merits than as refills or market sales.

Examples

- The first three steps of Education Length cost 1 + 2 + 3 = 6 merits and make courses 6% shorter. The last three steps cost 8 + 9 + 10 = 27 merits for the same 6%.
- A level 40 player can buy at most 20 merits with points, at 300 points each.

Advanced tips

- Because each step gets more expensive, spreading merits across several upgrades often gives more total benefit early on than filling one completely.
- Masteries reward commitment to one weapon type. Pick the type you actually fight with.
- Christmas Day has given out free merit resets in recent years, but since 2025 only to players who do not already have one.

Common mistakes

- **Spending without a plan,** then paying points to reset.
- **Taking Bank Interest too early,** before you have much money in the bank.
- **Forgetting Employee Effectiveness does nothing for a company director.**

Sources

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

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

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

Related guides: Battle stats, Education, Life, Nerve, Long-term stat planning