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

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

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