Making money guide, beginner

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.

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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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