Stock strategy and risk

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

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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

Related guides: Stock market basics, Stock benefit blocks, Passive income, The bank and investments