Intermediate handbook

Train smarter, earn more, choose equipment, start fighting, take part in organised crime and make your first investments.

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Education

How Torn's education courses work, what they give you, how to make them shorter, and how to choose a path.

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Introduction

Education courses run in real time and give permanent rewards: work stats, passive battle stat bonuses, gym gain boosts, new crimes, new abilities and discounts. Almost every part of the game is improved by some course. Because only one course runs at a time, the most important rule is simple: always have one running.

How it works

Courses and bachelors. Courses belong to 12 bachelors: Biology, Business Management, Combat Training, Computer Science, General Studies, Health & Fitness, History, Law, Mathematics, Psychology, Self Defense and Sports Science. Each bachelor starts with an introduction course, which unlocks the others in it. The full list, with costs, lengths and outcomes, is in the education course directory.

What courses give. Examples from the official course tables:

Kind of reward	Example
Passive battle stats	Aerobics: +1% dexterity. Judo: +1% defence
Gym gains	Strength and Conditioning: +1% to strength gains
Weapons	Study of Rifles: +1 accuracy with rifles. Evolution: +1% damage with all weapons
Crimes and abilities	Introduction to Computing unlocks the Cracking crime. Kick Boxing unlocks the kick attack
Discounts	Property Law: 5% off properties from the estate agents
Jail	Common Law: buy yourself and others out of jail
Medical	Intermediate Biochemistry: +10% medical item effectiveness

Completing courses and bachelors also earns honours and merits, and completing the History bachelor unlocks the Museum.

Cost. Each course costs money to start. The International School TC (IST) benefit block makes every course free.

Getting removed. Drugs add addiction, and once your addiction is high enough you are removed from any course you are enrolled in. Rehab in Switzerland and some faction and company perks reduce addiction or its effects.

Shorter courses. Three permanent reductions add together:

Reduction	Amount
Education Length merits	2% per merit, up to 20%
Reaching Principal in the Education city job	10%, kept even if you leave the job
West Side University (WSU) benefit block	10%

All three together cut course times by 40%. They only apply to courses started after you gain them. You can also cut the current course: 30 minutes per job point with the 1-star Fitness Center or 7-star Hair Salon specials, or 6 hours with a Book of Carols from Christmas Town.

Step by step

1. Start the introduction course of the bachelor you want most.
2. Plan the next course before the current one ends, so there is no gap.
3. Choose courses that support your plan: Sports Science for training, Combat Training for weapons, Business Management for companies, Law for jail and busting, History for points from the Museum.
4. Add Education Length merits early; they shorten every course afterwards.
5. Use the Education course length calculator to see a course's real length with your reductions.

Examples

- The whole History bachelor takes 175 days without reductions. With all three reductions it takes 105 days.
- A player who reaches Principal before starting their long courses saves 10% on every one of them.

Advanced tips

- Since April 2024 the reductions add together. Before that they multiplied, which gave 35% rather than 40% in total, so older advice may quote different numbers.
- The Bachelor of Biology lets you use stat-boosting needles in fights, and the Sports Medicine course makes them 10% stronger.
- Work stats from courses help you get better company positions, which in turn pay more and give better job specials.

Common mistakes

- **Leaving gaps.** Every day without a course running is a day lost for good.
- **Letting addiction build during a course.** High addiction removes you from it.
- **Buying the reductions late.** Merits and Principal only help future courses.

Sources

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

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

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

Related guides: Merits, Gym training, Working for a company, Your first week

Planning your education

All 12 bachelors side by side with their total length, cost and final reward, and suggested study orders for fighters, criminals, traders and company owners.

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Introduction

Every education course in Torn takes real time, and you can only study one at a time. Finishing all of them takes years, so the order matters: the right early courses pay you back for the rest of the game. This guide puts the 12 bachelors side by side and suggests orders for different play styles. For how courses work in general, read Education first.

How it works

The table totals every course in each bachelor, including the introduction and the bachelor course itself, using the official course list. Lengths are without any time reductions.

Bachelor	Courses	Weeks	Total cost	Reward for the bachelor course
Self Defense	8	22	$49,000	+100% damage when fighting with fists only
Health & Fitness	9	23	$16,450	+25% speed during an opponent's escape attempt
History	8	25	$10,150	Unlocks the Museum, where sets are exchanged for points
Psychology	8	25	$13,180	+10% crime experience and skill progression
Combat Training	11	28	$29,950	Weapon experience, which raises damage and accuracy with weapons you use
General Studies	12	29	$19,010	+10% work stats from all future courses
Sports Science	10	29	$18,830	A further 1% to all gym gains
Biology	10	31	$26,150	Equip needles in your temporary slot
Mathematics	11	35	$14,080	+20% ammo conservation
Business Management	13	37	$12,800	Company size, storage and staff room upgrades

Bachelor	Courses	Weeks	Total cost	Reward for the bachelor course
Computer Science	16	37	$23,450	Send mail and money anonymously
Law	15	38	$28,745	Busting 50% easier and bailing 50% cheaper

Altogether that is 131 courses, 359 weeks and about $262,000. Money is rarely the limit; time is. The individual courses inside each bachelor also give rewards, often more useful than the bachelor itself. Browse them in the education course directory.

Step by step

1. **Get your time reductions first.** Education Length merits, the Principal rank in the Education city job, and the WSU stock benefit block together cut 40% off every course you start afterwards.
2. **Start with introduction courses you need.** Each is one week and unlocks its bachelor. Several, like Introduction to Computing, unlock things on their own.
3. **Pick a goal** from the examples below and take its courses first.
4. **Take single courses with big rewards** before finishing whole bachelors whose final reward you do not need yet.
5. **Keep a course running at all times.** Idle days are lost time.
6. **Check your course length** with the education time calculator before planning far ahead.

Examples

Total time with every reduction. With the full 40% reduction, 359 weeks becomes about 359 × 0.6 = 215 weeks, a little over four years of continuous study.

Suggested orders. These are starting points, not rules; adjust them for your own plans.

Play style	Start with	Why
Fighter	Sports Science, Health & Fitness, Combat Training	Gym gains and passive battle stats compound over every training session
Criminal	Psychology, Computer Science intro, Law	Faster crime progression, the Cracking crime, then jail perks
Trader or collector	History	The Museum turns flower and plushie sets into points
Company owner	Business Management, General Studies	Company upgrades, and more work stats from later courses

Course rewards inside a bachelor. In Biology, Intermediate and Advanced Biochemistry each add 10% to medical item effectiveness, and Anatomy adds 3% critical hit chance. A fighter might take those three without finishing the whole bachelor straight away.

Advanced tips

- General Studies' bachelor reward only affects courses completed afterwards, so it is worth taking early if you care about work stats.

- Time reductions only apply to courses started after you gain them. Starting a long course just before a reduction kicks in wastes it.
- The International School TC (IST) benefit block makes courses free, but cost is small next to time for most players.
- High addiction removes you from your current course. Keep drug use in check while studying; see Drugs.

Common mistakes

- **Studying in alphabetical order.** The order you take courses in decides when their rewards start working for you.
- **Leaving gaps between courses.** Start the next course as soon as the last one finishes.
- **Finishing a bachelor for its title alone.** Some bachelor rewards are niche; the course rewards along the way may matter more.
- **Taking long courses before getting time reductions.** Merits and the Principal rank pay off on everything after them.

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Related guides: Education, Work stats, Merits, Battle stats, Crime progression, Points and the Points Building

Merits

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

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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

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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

Happy jumps

The technique of stacking energy and pushing happiness far above its maximum before one big gym session. How it works, what it costs, and the risks.

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Introduction

A happy jump is a planned training session where you first build up a large amount of energy, then raise your happiness far above its maximum, and then spend all of that energy in the gym before the extra happiness disappears. Because happiness has a large effect on gym gains, the same energy trained at very high happiness gives much more than it would normally.

"Happy jump" is a player term, not a game feature. This guide explains the mechanics it relies on and the real risks. The approach described is the Academy's summary of common practice, not an official recommendation.

How it works

The technique uses four mechanics, all documented on the official wiki:

1. **Happiness boosts gym gains**, especially when your stats are low.
2. **Happiness above your maximum resets** to the maximum at the next quarter hour (xx:00, :15, :30, :45). Whatever you build must be used inside one quarter.
3. **Ecstasy doubles your happiness**, so anything added before taking it is doubled too.
4. **Energy can be stacked above your maximum** with Xanax (+250 each), energy drinks and refills, up to 1,000 energy held at once.

The common order is: build energy over many hours, wait for a quarter hour to pass, add flat happiness (for example Erotic DVDs at 2,500 each), take Ecstasy to double the total, then train every point of energy immediately.

The limits.

- You cannot take a drug while a previous drug's cooldown is running. Xanax's cooldown is 6 to 8 hours, so stacking several takes most of a day, and you must wait for the last one to end before taking Ecstasy.
- Erotic DVDs, candy and energy drinks all add to your 24-hour booster cooldown.
- Every train lowers happiness by 40 to 60% of the energy used, so the session gets a little less effective as it goes.

The risks.

Risk	What happens
Xanax overdose	All energy, nerve and happiness lost, about 5,000 minutes in hospital, longer cooldown, 100 addiction points

Risk	What happens
Ecstasy overdose	All energy and happiness lost, so the energy you stacked is gone
Addiction	Every drug adds addiction, which lowers your stats and company effectiveness and, when high enough, removes you from your education course
Sports Science Lab	Taking more than 150 Xanax and Ecstasy in total locks you out of this gym for good

Not confirmed
Whether energy above your maximum stops natural regeneration, as nerve does, is not stated on the energy page. Players generally plan as if it does.

Step by step

1. Decide whether a jump suits you. If you hope to use the Sports Science Lab one day, count your lifetime Xanax and Ecstasy first.
2. Make sure your booster and drug cooldowns are clear and you will not be interrupted.
3. Build energy over the day: natural regeneration, your daily refill, and Xanax doses spaced by their cooldowns.
4. When the last drug cooldown has ended, wait for the next quarter hour to pass.
5. Use your flat happiness items, then take Ecstasy.
6. Train all your energy straight away in your best gym for the chosen stat.
7. Record the result and compare it with a normal session using the Gym gains estimator.

Examples

- A player with a 5,025 maximum (Private Island) uses one Erotic DVD (2,500), reaching 7,525, then Ecstasy doubles it to 15,050. They must train before the next quarter hour.
- A player who takes Ecstasy at 10:13 TCT has two minutes before the reset at 10:15. Waiting until just after 10:15 gives a full fifteen minutes.

Advanced tips

- The 10-star Adult Novelties special doubles an Erotic DVD to 5,000 happiness.
- The faction Toleration branch lowers overdose chances by up to 30%, and a 7-star Nightclub halves it. Neither removes the risk.
- The benefit of a jump is largest for players whose stats are still low, because happiness matters most there. Very strong players often get more from stat enhancers.

Common mistakes

- **Starting just before a quarter hour.** The extra happiness vanishes within minutes.
- **Taking Ecstasy while Xanax is still active.** You cannot take a second drug during a drug cooldown.

- **Ignoring overdose risk.** An Ecstasy overdose wipes the energy you spent a day building.
- **Jumping during an education course** without considering that the addiction from repeated jumps can get you removed from the course.

Sources

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Related guides: Gym training, Happy, Drugs, Boosters and cooldowns, Long-term stat planning

Work stats

What Manual Labor, Intelligence and Endurance are for, every way to raise them, and which methods are fastest at each stage.

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Introduction

Work stats decide which jobs you can hold and how well you perform in them. They are separate from your battle stats and are never used in fights. There are three: Manual Labor (MAN), Intelligence (INT) and Endurance (END). This guide lists every way to raise them so you can plan a route into the job or company position you want.

How it works

Where they are used.

- City jobs need a set amount of all three for each rank. Army, Grocer and Casino can be joined on day one; Medical, Education and Law need work stats first. See City jobs.
- Player companies use two of the three for each position: a primary and a secondary stat. How close you are to those requirements sets your efficiency; see Working for a company.

Ways to raise them:

Method	Gain	Notes
Working a city job	A few to 45 a day, by rank	All three stats, passive
Working in a company	Based on your efficiency	Only the position's primary and secondary stats
Being a company director	5 to 50 of each stat a day	5 at 1 star, 10 at 2, 20 at 3, 35 at 4, 50 at 5 stars or more
Director trains	50 primary and 25 secondary per train	Given by your director; the fastest method
Education job specials	+100 of one stat per 10 Education points	Up to 70 a day at Principal
Clothing Store or Lingerie Store 3-star special	+100 Endurance for 10 job points	Endurance only
Book: Working 9 Til 5	+5% of each stat, up to 2,500 each	Best read at 50,000 or more in each
Education courses	Small one-off gains	Some courses give much more than others

Director trains. A company earns one train a day per star, and can store up to 20. Each train gives the employee 50 of their position's primary stat and 25 of its secondary stat, whatever their efficiency. That makes them the best option for players with low work stats. Directors cannot train themselves.

Step by step

1. **Start in a city job** on day one for steady gains in all three stats.
2. **Take the short, efficient courses** early. DEF 1700, an introductory course, gives 50 of each stat in one week.
3. **Choose your target position** in a company and note its primary and secondary stats.
4. **Join a company that offers trains,** or negotiate them with a director. Ask before joining.
5. **Use job specials** that add work stats, if your job has them.
6. **Save Working 9 Til 5** until your stats are high enough to get the full 2,500 from it.

Examples

Best courses for work stats. Ranked by total work stats gained per week of course time, without any time reductions:

Course	MAN	INT	END	Weeks
DEF 1700 (intro)	50	50	50	1
BIO 2390	5	170	120	2
CMT 2590	0	250	30	2
CMT 2600	0	275	55	3
LAW 2101	0	175	40	2
CBT 1780 (intro)	50	50	0	1

Trains add up fast. A 5-star company has 5 trains a day. An employee who gets all five daily earns 250 primary and 125 secondary stats a day, far more than passive gains at that stage.

Reading the book at the right time. With 20,000 in each stat, Working 9 Til 5 gives 5% = 1,000 of each. With 50,000 or more, it gives the maximum 2,500 of each.

Advanced tips

- Company passive gains depend on your efficiency, so getting close to the position's requirements also speeds up your future gains.
- Plan towards a position, not a stat. Only the two stats your position uses count there.
- If you plan to run a company later, director gains of 50 a day at 5 stars come from all three stats.

Common mistakes

- **Training work stats in the gym.** The gym raises battle stats only.
- **Ignoring the third stat.** City jobs need all three, so a stat you neglect can block a promotion.
- **Joining a company without asking about trains.** Trains are the director's to give, and not every company hands them out.

Sources

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

Related guides: City jobs, Working for a company, Running a company, Education

Working for a company

How player-run companies hire, pay and rank, how your effectiveness is worked out, and how job points and specials work.

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Introduction

Player-run companies offer higher pay than city jobs and job specials that trade job points for energy, nerve, items and more. From level 3 you can work for one. Which company you join, and how well you fit its positions, decides what you earn.

How it works

Applying. You can have up to 10 pending applications. They expire after 72 hours; a declined application blocks reapplying to that company for 72 hours.

Positions require two work stats, a primary and a secondary. Your work stat score for each is:

```
floor(min(45, 45 / required x stat) + max(0, 5 x log2(stat / required)))
```

Meeting both requirements exactly scores 90. Try it with the work stat effectiveness calculator.

Effectiveness adds more factors on top: settled-in time (+1 a day up to +10), the director's education, Employee Effectiveness merits (+1 each, up to +10), and penalties for addiction and inactivity. Being active means taking actions in the game, not just logging in.

Pay and stats. The director sets your pay, up to $25,000,000. Each day you gain primary and secondary work stats based on your effectiveness. Directors can train you for +50 primary and +25 secondary.

Stars, job points and specials. Companies are ranked from 1 to 10 stars each Sunday. At the end of the company day, about 18:00 TCT, employees get one job point per star. Specials unlock as the company ranks up. Job points stay with the company type: points earned in one Candle Shop can be spent in another. New employees are recruits for 72 hours and cannot use specials or receive training during that time. Energy specials are limited to 100 job points a day.

Step by step

1. Decide what you want: pay, a particular special, or work stat growth.
2. Look for companies of that type with a high star rating.
3. Apply to several at once.
4. Once hired, stay active every day and keep your addiction low.
5. Spend job points on the specials you joined for.

Examples

- A position needing 2,500 primary and 1,500 secondary: with 5,000 and 3,000 you score 50 + 50 = 100.
- A 7-star Pub gives employees 7 job points a day.

Advanced tips

- Directors often want employees with about twice a position's requirements, especially where requirements are low.
- Because job points stay with the company type, moving between companies of the same type does not waste points you have saved.

Common mistakes

- **Going inactive.** It lowers your effectiveness and the company's environment.
- **Taking drugs carelessly.** Addiction lowers effectiveness from the first drug.
- **Joining for a special the company has not unlocked yet.**

Sources

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Torn wiki: Working Stats: https://wiki.torn.com/wiki/Working_Stats, retrieved 2026-11-23

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Related guides: City jobs, Running a company, Passive income, Merits

Trading and markets

The Item Market, bazaars, the Auction House and direct trades. What each one charges, what it is good for and how to trade safely.

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Introduction

Torn has several ways to buy and sell, and each has different fees and uses. Choosing the right one for a sale can save 5% or more, and knowing how trades work keeps you from being scammed.

How it works

Place	How it works	Cost to sell
Item Market	Anyone in Torn can list items; buyers browse by category with filters for weapon bonus, accuracy, damage and price	5% sales tax since 22 June 2025, plus an optional 10% to list anonymously
Bazaar	Your own shop, bought for 250 points; other players buy from it directly	No sales fee
Auction House	Up to 5 listings at once, 1 to 7 days, no starting bid or reserve; a listing cannot be cancelled. Weapons and armour, and other items only if rare (circulation of 250 or less)	Not covered here
Direct trade	You and another player each add money, items or properties, and both accept	No fee

What can be traded directly: money, items and properties, and companies or factions for their directors or leaders. Stocks, points, merits, rackets, territories, books and stats cannot be traded this way.

Auction payments arrive as cashier's checks in the bank, which credit automatically after 24 hours.

Enemies. Players on your enemies list cannot buy from your Item Market listings or bazaar, unless you turn that off.

Step by step

1. For small, quick sales, use the Item Market.
2. For regular or large sales, buy a bazaar and save the 5%.
3. For rare weapons and armour, consider the Auction House, remembering a listing cannot be withdrawn.

4. For deals agreed with another player, use a direct trade and check every item and amount before accepting.
5. Work out your profit after fees, not before.

Examples

- Selling an item for $20,000,000 on the Item Market returns $19,000,000; anonymously, $17,000,000. In a bazaar it returns the full $20,000,000.
- A player agrees a trade, then the other side swaps an item for a similar-looking cheaper one before accepting. Rechecking the trade window before you accept catches this.

Advanced tips

- The Item Market's accuracy and damage filters make it easy to find weapons with good rolls.
- Points cannot be traded directly. They change hands on the Points Market, where the price is capped at $100,000 per point, or through a faction armoury.

Common mistakes

- **Accepting a trade without rechecking it** after the other side changes it.
- **Listing rare items at auction too briefly** to attract bidders.
- **Forgetting the 5% fee** when pricing for profit.

Sources

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

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Related guides: Early money, Travel and trading abroad, Comparing items and what they are worth, Passive income

Travel and trading abroad

Flying to the eleven destinations, flight times and costs, how much you can carry, and buying abroad to sell at home.

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

Introduction

From level 15 you can fly abroad from the Travel Agency. Each destination has shops with items you cannot buy in Torn, which many players buy cheaply and sell at home. Travel also leads to unique places such as Rehab in Switzerland and hunting in South Africa.

How it works

Destinations and standard flights:

Destination	One way (standard)	Cost
Mexico	24 min	$6,500
Cayman Islands	33 min	$10,000
Canada	39 min	$9,000
Hawaii	2 h 7 min	$11,000
United Kingdom	2 h 31 min	$18,000
Argentina	2 h 38 min	$21,000
Switzerland	2 h 46 min	$27,000
Japan	3 h 33 min	$32,000
China	3 h 49 min	$35,000
United Arab Emirates	4 h 17 min	$32,000
South Africa	4 h 42 min	$40,000

An airstrip on your property, the Wind Lines Travel (WLT) benefit block or a Business Class Ticket all shorten flights (WLT flights are free), and the book Mailing Yourself Abroad cuts a further 25%. Flight times vary by up to 3%. See the Flight times calculator.

Carrying items home. The default is 10 items per trip. An airstrip with a pilot, WLT or business class raises the base to 15. Suitcases add 1 to 3, the 3-star Lingerie Store special 2, and the faction Excursion branch up to 10.

Shops abroad. Each destination has a General Store (souvenirs, flowers, plushies), an Arms Dealer (weapons and armour) and a Black Market (drugs and contraband). Stocks are limited and restock over time. Shops buy back their goods: Black Market goods at current price, others at 75%.

Safety. While in the air you cannot be attacked. Players in the same country can attack each other, and there is a 15-second grace period on arrival. Others can see your destination on your profile, unless you work in a 10-star Theater. You cannot use your inventory abroad, apart from items packed in your travel inventory, which use travel slots.

Step by step

1. Reach level 15 and open the Travel Agency.
2. Pick a destination by what you want to buy and how long you can be away.
3. Check what sells well in Torn before buying.
4. Buy up to your carry limit and fly home.
5. Sell through a bazaar to avoid the 5% Item Market fee.

Examples

- A return trip to Mexico takes 48 minutes standard, 14 minutes in business class.
- A player with an airstrip, a large suitcase and full Excursion can carry 15 + 3 + 10 = 28 items.

Advanced tips

- Excursion also cuts travel costs by up to 75% and raises hunting income.
- A Detective Agency employee can delay your flight with the Watchlist special; WLT holders are immune.

Common mistakes

- **Flying with a lot of cash.** Players abroad can be mugged.
- **Travelling before an organised crime executes or a war starts.**
- **Buying more than the market at home can absorb.**

Sources

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

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

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

Related guides: Trading and markets, Early money, Passive income, Comparing items and what they are worth

Weapons explained

Weapon slots and types, what accuracy and damage mean, rolls, bonuses, mods and ammunition, and how to choose a weapon.

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

Introduction

Weapons multiply what your battle stats can do. Two players with the same stats but different weapons will not fight the same. This guide explains the slots, the numbers on a weapon, the extras that make some weapons far better than others, and how to pick what to carry.

How it works

Slots. You can equip four weapons: primary, secondary, melee and temporary.

Weapon type	Slot
Rifles, machine guns	Primary
Pistols	Secondary
Heavy artillery, shotguns, SMGs	Primary or secondary
Clubbing, slashing, piercing	Melee (with a few exceptions such as the Slingshot, Harpoon, Crossbow and Blowgun)
Mechanical	Melee or secondary
Temporary	Temporary

Without a weapon you can punch (10 damage, 50 accuracy) or kick once Kick Boxing is completed (30 damage, 40.71 accuracy).

Accuracy and damage. Each weapon is generated with accuracy and damage inside a range for that weapon: from its minimum to 5 points higher. A 9mm Uzi, for example, rolls accuracy between 43 and 48 and damage between 65 and 70. So two weapons with the same name can differ. The weapons directory lists every range from the official wiki.

Weapon bonuses. Some weapons carry a bonus such as extra damage, a chance of a special effect, or damage over time. Weapons without one are often called "grey" or "vanilla". Rarer quality colours exist, but their exact rarity has never been confirmed.

Mods and ammunition. Primary and secondary weapons can take attachments (mods). Guns need ammunition of the right size; special ammunition (Hollow Point, Tracer, Piercing, Incendiary) changes performance and comes from missions, stocks, job points and crimes.

Skills that help. Weapon mastery merits raise accuracy and damage with one weapon type. Education adds more: each Combat Training weapon study course gives +1 accuracy with one type, and Evolution gives +1% damage with all weapons.

Step by step

1 Choose a weapon type to specialise in, so masteries and education stack on it.

2. Compare weapons of that type in the item comparison using the wiki ranges.
3. Look at the actual roll on a weapon before buying; it can be up to 5 points better or worse.
4. Keep ammunition stocked and consider mods once you can afford them.
5. Carry a melee weapon too, for when ammunition runs out.

Examples

- A rifle with a high damage roll and a player with full Rifle mastery and Study of Rifles fights very differently from a new player with the same rifle.
- A player whose primary runs out of clips mid-fight switches to their melee weapon rather than their fists.

Advanced tips

- Weapons from ranked war caches with a general bonus can have accuracy or damage above the normal ranges.
- Damage-over-time bonuses last for the rest of a fight, and in group attacks the damage counts for whoever triggers it.

Common mistakes

- **Buying by name only.** The roll matters.
- **Spreading masteries over several types.**
- **Forgetting ammunition** for a new gun.

Sources

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

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Torn wiki: Weapon Mod: https://wiki.torn.com/wiki/Weapon_Mod, retrieved 2026-11-23

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

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

Torn wiki: Education: Perks: https://wiki.torn.com/wiki/Education_Perks, retrieved 2026-11-23

Related guides: Armour explained, Temporary items, Comparing items and what they are worth, Attacking basics, Preparing to fight

Armour explained

How armour rating reduces damage, why coverage matters, set bonuses, and the specials that make armour stronger.

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

Introduction

Armour reduces the damage you take from hits. It is simple in principle, the rating is a percentage, but coverage, set bonuses and company specials make choosing armour more interesting than reading the biggest number.

How it works

Rating. An armour piece's rating is the percentage of damage it removes from hits that land where it covers. A 40.00 piece turns a 1,000 damage hit into 600.

Coverage. Armour only protects the parts of the body it visibly covers on the player model. A helmet may cover the head fully but the throat only partly. Where pieces overlap, the stronger piece applies. The armour directory shows each item's coverage from the official wiki.

Sets. Armour comes in sets: Leather, Combat, Assault, Riot, Dune, Delta, Sentinel, Vanguard, Marauder and EOD. The higher sets carry set bonuses that grow with more pieces worn; Marauder's Imperviable bonus, for example, raises maximum life.

Specials that strengthen armour.

Special	Effect
10-star Clothing Store	20% stronger armour, so a 40.00 piece acts as 48.00
7-star Private Security Firm	25% stronger when wearing a full set (helmet, chest, gloves, pants and boots)

Step by step

1. Fill every armour slot; an empty slot is an unprotected part of the body.
2. Prefer pieces with good coverage of the head and chest, where many hits land.
3. If you can afford a set with a bonus, wear the whole set.
4. Compare pieces in the item comparison and work out the effect with the Armour damage reduction calculator.

Examples

- A 1,000 damage hit on a body area covered by a 50.00 piece deals 500. The same hit on an uncovered area deals the full 1,000.
- With the 10-star Clothing Store special, the 50.00 piece acts as 60.00, and the hit deals 400.

Advanced tips

- Some helmets block certain temporary items, giving protection the rating does not show. The wiki's armour page lists which.
- Hazmat Suits cover 70% of the head and the whole of the rest of the body.

Common mistakes

- **Judging by rating alone** and ignoring coverage.
- **Mixing pieces** and missing a set bonus you nearly had.
- **Leaving a slot empty** to save money.

Sources

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

Related guides: Weapons explained, Comparing items and what they are worth, Preparing to fight, Battle stats

Weapon mods and special ammo

The 12 kinds of weapon mod and what each does, how to get them from the mission shop, which ammo fits which gun, and when hollow point, piercing, incendiary or tracer ammo is best.

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Introduction

Once you have a gun you like, two things improve it further: mods, which are permanent attachments you can move between weapons, and special ammo, which changes each shot. Neither is needed early on, but both make a measurable difference in harder fights. This guide lists every mod type, explains how ammo calibres work, and shows which special ammo to load against which opponents.

How it works

Mods. There are 12 mod categories with 30 mods in total. They are bought only from the mission shop with mission credits, and a higher tier only appears there once you own every lower tier in that category. Your first purchase opens a mod inventory; from there, or with the "+" on an equipped weapon in your items, you attach and remove mods.

Category	Effect (lowest to highest tier)	Fits
Sights	+1.00 to +1.75 accuracy (4 tiers)	Machine guns, pistols, rifles, SMGs
Lasers	+2% to +5% critical hit rate (4 tiers)	Most guns, and the Taser
Suppressors	+3 to +5 stealth, -5% damage (3 tiers)	Pistols, rifles, SMGs
Extended magazines	+20% or +30% clip size	Machine guns, most pistols, rifles, most SMGs
Extra magazines	One or two extra mags in a fight	Most guns, and the Taser
Triggers	+5.00 or +7.50 accuracy on the first turn only	Machine guns, pistols, rifles, shotguns, SMGs
Mounts	+1.75 or +2.00 accuracy, -30% dexterity	Machine guns, rifles, heavy artillery
Grips	+0.75 accuracy	Machine guns, pistols, rifles, shotguns, SMGs
Chokes	+6% to +10% damage (3 tiers)	Shotguns only
Recoil pads	25% ammo conservation	Machine guns, rifles, most shotguns
Brakes	+1.00 to +1.50 accuracy, -3 stealth (3 tiers)	Machine guns, pistols, rifles, SMGs
Lights	Lowers opponent accuracy (-3 to -5) and stealth (3 tiers)	Pistols, rifles, shotguns, SMGs, and the Taser

Exceptions: dual weapons cannot take some mods, and any mod on a dual weapon gives half its listed bonus. Revolvers and tube-fed shotguns cannot take extended magazines.

Ammo. Every gun needs ammo of its calibre, bought in the ammo locker at the top of your Items page. Melee weapons need none. You bring a limited number of clips into each fight; when they run out you must switch weapons. Examples of calibres:

Calibre	Some weapons using it
9mm Parabellum	Glock 17, MP5 Navy, 9mm Uzi, Beretta 92FS
5.56mm Rifle	M4A1 Colt Carbine, M16 A2, SIG 550, Minigun
7.62mm Rifle	AK-47, PKM, SKS Carbine
12 Gauge	Benelli M1 Tactical, Jackhammer, Ithaca 37
5.7mm High Vel.	P90, Fiveseven
.44 Special	Desert Eagle, Magnum

Special ammo cannot be bought in the locker. It comes from the mission shop, from job points at a Gun Shop company (or a Firework Stand for incendiary), from the Big Al's Gun Shop stock benefit block, and as rare outcomes from some crimes. You load it by clicking its count on the weapon so it turns green.

Type	Effect
Hollow point	+50% damage, but the enemy's armour counts 50% more
Piercing	The enemy's armour counts half
Incendiary	+40% damage
Tracer	+10.00 accuracy

Step by step

1. **Check your weapon's calibre** on its item page and buy plenty of that ammo before fighting.
2. **Earn mission credits** by doing missions; see Missions.
3. **Start with mods that help every fight:** a sight or grip for accuracy, a laser for critical hits, or extra magazines for long fights.
4. **Buy tiers in order.** You cannot skip to a top-tier mod; each tier must be owned first.
5. **Match special ammo to the target's armour** using the table in the examples below, and save it for fights that matter.
6. **Save the setup in a loadout** so the weapon, mods and ammo switch together.

Examples

Which special ammo against which armour. Torn's wiki compares the damage ammo types against armour values from none up to the maximum of about 56. The order of effectiveness changes as armour rises:

Target's armour	Best to worst
None	Hollow point, incendiary, piercing, regular
About 20 to 28	Incendiary, hollow point, piercing, regular
About 29 to 40	Incendiary, piercing, hollow point, regular
About 40 to 44	Incendiary, piercing, regular, hollow point
About 45 and above	Piercing, incendiary, regular, hollow point

So hollow point is best against unarmoured targets and worse than plain ammo against heavily armoured ones, while piercing wins only against the heaviest armour. Incendiary is a strong all-round choice.

A first mod plan for a rifle user. Reflex Sight (+1.00 accuracy), then 1mW Laser (+2% crit), then Extra Mag. Each is the cheapest tier in its category, and together they cover accuracy, damage and endurance.

Dual weapons. A 5mW Laser normally gives +3% critical hit rate. On Dual 92G Berettas it gives +1.5%, because mods on dual weapons give half.

Advanced tips

- A trigger only helps on turn one of the fight, not the first turn you use that weapon. It suits players who open with that weapon.
- Mounts trade dexterity for accuracy, so they suit glass-cannon builds more than tanks who rely on dodging.
- Suppressors raise stealth, which matters for keeping attacks hidden, but cost 5% damage. Brakes do the opposite.
- Recoil pads and "conserve" bonuses reduce rounds used per turn, so you reload less in long fights.

Common mistakes

- **Running out of ammo mid-fight.** Buy ammo before a chain or war, not during it.
- **Loading hollow point against armoured targets.** Against heavy armour it does less than regular ammo.
- **Buying mods for a weapon you are about to replace.** Mods move between weapons, but only to weapon types that accept them.
- **Forgetting special ammo is still loaded.** It stays active until you turn it off, and it runs out faster than you might expect in a chain.

Sources

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

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

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

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

Related guides: Weapons explained, Weapon bonuses, caches and Big Al's Bunker, Missions, Armour explained, Equipment loadouts

Combat guide, beginner

Equipment loadouts

How to save weapons, armour, clothing, mods and special ammo as presets, and how to set up loadouts for attacking, defending and chaining.

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Introduction

A loadout is a saved set of equipment you can switch to with one click. Instead of re-equipping a weapon, armour pieces and special ammo every time your plans change, you save each setup once. This matters most for players who attack and defend differently, or who chain and fight wars with different gear.

How it works

You start with three loadouts, shown from the icon at the top right of the loadout panel in your inventory. More loadout capacity can be bought at the Points Building for 50 points per upgrade.

Only one loadout is active at a time; its box turns green. Whatever you equip or unequip changes the active loadout, so equipping an item is the same as saving it there.

Each loadout holds:

Slot	Notes
Primary, secondary and melee weapons	Each weapon keeps its attached mods in the loadout
Temporary weapon	One per fight, unless a special bonus allows more
Armour	Head, chest, legs, hands and feet
Clothing	Several pieces; some clothes layer with armour, others clash and you must choose
Special ammo	Chosen per weapon by cycling the ammo panel under it

Step by step

1. **Open your items** and find the loadout panel.
2. **Activate an empty loadout** with the plus icon at its top right; the box turns green.
3. **Equip what you want in it:** weapons, armour, clothing and a temporary item.
4. **Attach mods and choose special ammo** for each weapon from the panel under it.
5. **Name the loadout** by clicking its name panel, for example "Defence" or "Chain".
6. **Repeat for your other setups,** then switch between them with one click before you act.

Examples

Attack and defend. A player keeps a "Defence" loadout with their heaviest full set of armour and a reliable primary, worn while offline, and an "Attack" loadout with their highest-damage

weapons and special ammo. They switch to Attack before a session and back to Defence before logging off.

Chaining. During a chain the player wants quick, cheap wins, so a "Chain" loadout uses regular ammo instead of scarce special ammo and a weapon with a respect or experience bonus. See Weapon bonuses, caches and Big Al's Bunker.

Advanced tips

- Your equipped gear is also what defends you when someone attacks you, so the loadout you leave active when you log off matters.
- Save special ammo choices per loadout so expensive rounds are only used in the loadout meant for hard fights.
- When you change one weapon's mods while a loadout is active, the change is stored in that loadout. Check the others if you share weapons between them.

Common mistakes

- **Editing the wrong loadout.** Equipping or unequipping always changes the active (green) one.
- **Logging off in an attack loadout.** If it has lighter armour, you defend worse while offline.
- **Forgetting clothes clash with armour.** Some clothing cannot be worn with certain armour pieces; check after equipping.

Sources

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Torn wiki: Weapon Mod: https://wiki.torn.com/wiki/Weapon_Mod, retrieved 2026-11-23

Related guides: Preparing to fight, Weapons explained, Armour explained, Weapon mods and special ammo, Points and the Points Building

Combat guide, beginner

Attacking basics

How an attack works from start to finish, the choices at the end of a fight, and what each one gives you.

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

Introduction

Attacking another player is how you earn respect for your faction, complete missions and bounties, gain experience and, sometimes, money. A fight is turn-based: you choose a weapon each turn, your battle stats and equipment decide what happens, and the fight ends when someone runs out of life or time runs out.

How it works

Cost. Starting an attack costs 25 energy. You cannot attack players who are in hospital, in jail, flying, or (if you are in Torn) abroad.

During the fight. Each turn you use one of your equipped weapons: primary, secondary, melee or temporary, or your fists (10 damage, 50 accuracy) or a kick once Kick Boxing is completed. Non-melee weapons need ammunition. Strength, speed, defence and dexterity decide how hard and how often hits land (see Battle stats).

How a fight ends.

- The defender's life reaches zero: you have won and choose an outcome.
- Your life reaches zero: you lose and go to hospital with 1 life.
- The fight times out after 5 minutes: you, the attacker, end up in hospital.

The three outcomes of a win:

Outcome	What it does
Leave	The most experience for you
Mug	Takes some of the defender's money on hand; about 55 to 60% of the experience of leaving; 0.75x respect
Hospitalise	Puts the defender in hospital; about 40% of the experience of leaving

Until you choose, the defeated defender stays at zero life, unable to act or be attacked.

Step by step

1. Check your life is full and your bars and cooldowns are where you want them.
2. Look at the target's profile: level, faction, status and any information you have about their stats.
3. Make sure your weapons have ammunition and your loadout is right (see Preparing to fight).

4 Start the attack and choose weapons turn by turn; finish the fight well within 5 minutes.

5 Pick the outcome that suits your goal: experience, money, or putting them in hospital.

Examples

- A player attacking for a bounty must hospitalise the target; leaving or mugging does not collect it.
- On a faction chain, hospitalising gives full respect, while mugging gives 75%.

Advanced tips

- Experience depends on your opponent's level. Leaving higher-level opponents levels you fastest.
- Several faction members can attack the same target together, and each additional friendly attacker raises the respect from the hit (see Respect).
- Defeating someone close to your strength gives the best fair fight bonus for faction respect.

Common mistakes

- **Attacking with half your life.** The fight is much more likely to go against you.
- **Running out of ammunition.** You can only bring a limited number of clips.
- **Letting the fight time out.** Five minutes passes quickly in a long fight, and the timeout puts you in hospital.

Sources

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Torn wiki: Level and Ranks: https://wiki.torn.com/wiki/Level_and_Ranks, retrieved 2026-11-23

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

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

Related guides: Preparing to fight, Weapons explained, Armour explained, Hospital and revives, Battle stats, Levels and ranks

Preparing to fight

Loadouts, ammunition, medical supplies and timing. Everything to sort out before an attack, a chain or a war.

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

Introduction

Most fights are decided before they start. A player with the right weapons equipped, ammunition loaded, armour on and medical items ready wins fights that an unprepared player of the same strength loses. This guide is a checklist for getting ready, whether for one attack or a long faction war.

How it works

Loadouts. You can save up to three loadouts of weapons, armour, clothing, mods and ammunition, and switch between them. Each loadout holds a primary, secondary, melee and temporary weapon, five pieces of armour (head, chest, legs, hands, feet) and some clothing. Special ammunition can be saved to a weapon in a loadout.

Ammunition. Every non-melee weapon needs ammunition, and you can only bring a limited number of clips into a fight. Basic ammunition is sold in the ammo locker. Special types, Hollow Point, Tracer, Piercing and Incendiary, come from mission credits, the Big Al's Gun Shop benefit block, Gun Shop and Firework Stand job points, and some crimes.

Medical supplies. Each medical item adds to your medical cooldown; above 6 hours (up to 9 with faction upgrades) you cannot use more. See Medical items.

Temporary items are used once per fight and can decide close fights. See Temporary items.

Step by step

1. Save one loadout for attacking and one for defending, and name them.
2. Check every gun in your loadout has ammunition, and enough clips for long fights.
3. Equip a temporary item suited to your plan.
4. Keep medical items in your inventory and your medical cooldown low.
5. Fill your life before attacking.
6. Before wars, stay out of jail and hospital and do not travel during your planned online time.
7. Print the war preparation sheet for faction wars.

Examples

- A player switches to a defensive loadout with full armour before logging off, so anyone who attacks them overnight faces their best defence.

- During a chain, a member runs out of rifle ammunition after three fights and has to fight with a pistol; buying ammunition beforehand avoids that.

Advanced tips

- Armour only protects where it covers. Check coverage for each piece in the item directory.
- Weapons with the same name can roll different accuracy and damage. Compare yours in the item comparison.
- The Fortitude faction branch can raise your medical cooldown limit to 9 hours and medical effectiveness by 30%.

Common mistakes

- **Fighting with whatever happens to be equipped.**
- **No ammunition** for the weapon you rely on.
- **High medical cooldown at the start of a war**, leaving no room to heal.

Sources

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

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

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

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

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

Related guides: Attacking basics, Weapons explained, Armour explained, Temporary items, Medical items, War preparation

Organised crime

How Organised Crime 2.0 works for members, from joining a scenario and the planning queue to execution, roles, items and payouts.

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

Introduction

An organised crime (OC) is a group crime carried out by members of a faction. Successful scenarios earn the faction money, items and respect, and give every participant crime experience. Organised crimes cost no nerve, so taking part is extra progress on top of your normal crimes.

How it works

Scenarios. Each scenario has a difficulty level from 1 to 10, a length in days, a number of people (3 to 6) and a set of roles. Some roles need items.

- **Tools** are required but not used up, such as Lockpicks or a Jemmy.
- **Materials** are used up, such as Shaving Foam or an ID Badge.

Item effects starting "Required" are tools; those starting "Used" are materials. Items lent from the armoury are used before your own equipped items.

Planning. When you join a role, you start planning. Each member has 24 hours to complete their planning step, and progress moves through the queue member by member. If the scenario is not full and there is no next member, planning pauses. You can join while in jail.

If you leave or are removed after making progress, the progress is lost, or partly passed to whoever takes your role in the same scenario.

Execution. When every role finishes planning, the scenario executes in under a minute. At that moment every member must be out of hospital, in Torn (not travelling), and every tool and material must be available. Otherwise the scenario cannot run as planned.

Rewards and payouts. Level 1 scenarios pay, for example, $414,000 to $806,000 and 19 to 40 respect (Pet Project). Leaders, and members with the Organised Crimes permission, decide what share goes to the participants; that share is split equally between them. Item rewards go to the armoury, or their market value can be paid out from faction funds.

> **Not confirmed**
> The wiki notes that some roles' success chances are thought to depend on a particular battle stat, but marks this as needing confirmation. How each member's crime experience feeds into success is not published in detail.

Step by step

1. Open your faction's organised crime page and look at the scenarios available.

2. Pick a role whose item you have, or ask whether the armoury can lend it.
3. Join, then plan within your 24 hours when the queue reaches you.
4. Before execution, stay out of hospital and do not travel.
5. Keep materials and tools in your inventory, or confirm the armoury loan is still in place.
6. After success, check how your faction pays out.

Examples

- Mob Mentality (level 1) needs four Looters, two of them with a Jemmy, and takes 4 days. It pays $673,000 to $1,500,000 and 30 to 53 respect.
- A member flies to Mexico the evening execution is due. The scenario cannot run while they are abroad.

Advanced tips

- Your crime experience matters to the whole group, so steady solo crimes make you a better organised crime member.
- Payout preferences are saved, and you can be paid to your wallet even after leaving the faction.

Common mistakes

- **Travelling or ending up in hospital at execution.** Plan trips around scenario end times.
- **Selling a tool you joined with.** Without it, the role is not ready.
- **Joining and never planning.** Your 24 hours hold up everyone behind you.

Sources

Torn wiki: Organized Crime 2.0: https://wiki.torn.com/wiki/Organized_Crime_2.0, retrieved 2026-11-23

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

Related guides: Running organised crime for a faction, Crime progression, Crimes 2.0, Finding and joining a faction

Stock market basics

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

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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.

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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

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