



"Say what...?"

Stewardship quotes for sermons, newsletters, worship bulletins, offering invitations ... and meaningful discussion!

1. If we belong to Christ, it's logical that everything we have truly belongs to Him.
2. What I'm trying to do here is get you to relax, not be so preoccupied with getting, so you can respond to God's giving. People who don't know God and the way he works fuss over these things, but you know both God and how he works. Steep yourself in God-reality, God-initiative, God-provisions. You'll find all your everyday human concerns will be met. Don't be afraid of missing out. You're my dearest friends! The Father wants to give you the very kingdom itself. Be generous. Give to the poor. Get yourselves a bank that can't go bankrupt, a bank in heaven far from bankrobbers, safe from embezzlers, a bank you can bank on. It's obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being. [Luke 12:29-34 \(Message translation\)](#)
3. If you want to feel rich, just count all the things you have that money can't buy.
4. Christian stewardship begins with God at the center. When stewardship revolves around any other center, it is misconceived. The institution of the church is an inadequate substitute for the incarnate body of Christ. The church as institution is a means to the end of the church as the fellowship of all believers. Stewardship is servanthood to God through the church, not to the church institution.
[Dan R. Dick in Revolutionizing Stewardship in the 21st Century: Lessons from Copernicus](#)
5. A checkbook is a theological document; it will tell you who and what you worship. [Billy Graham](#)
6. Wealth shines in giving rather than in hoarding: for the miser is hateful, whereas the generous man is applauded. [Boethius \(480-524?\)](#), Roman statesman, philosopher and Christian martyr.
7. Examples are few of men ruined by giving. [Christian Bovée](#), mid-19th century American author
8. People go through three conversions: their head, their heart and their pocketbook. Unfortunately, not all at the same time. [Martin Luther \(1483-1546\)](#), German theologian, initiator of the Protestant Reformation
9. Never measure your generosity by what you give, but rather by what you have left. [Bishop Fulton J. Sheen \(1895-1979\)](#), Roman Catholic bishop
10. One verse in every six in the first three Gospels relates, either directly or indirectly, to money. Sixteen of our Lord's 44 parables deal with the use or misuse of money. A loving, joyful, liberal giving to the Lord's work is an acid test of a spiritual heart, pleasing to God. [William E. Allen](#), [Alliance Witness magazine](#)
11. Remember this—you can't serve God and Money, but you can serve God with money. [Selwyn Hughes](#), English pastor and author
12. A Christian is one who does not have to consult (a) bank book to see how wealthy he/she really is.
13. Your use of money shows what you think of God .
14. The world asks: "What does a person own?" God asks, "How does a person use what he or she has been given?"
15. Some people say, "Give till it hurts." But God recommends that we give until it feels good. God loves a cheerful giver! [Brian Kluth](#), pastor, generosity speaker and author
16. Real charity doesn't care if it's tax deductible or not.

17. When a man becomes rich, either God gains a partner, or the man loses a soul.
18. If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life. [Billy Graham](#)
19. One of the greatest missing teachings in the American church today is the reminder to men and women that nothing we have belongs to us. [Gordon MacDonald, American pastor and teacher](#)
20. The good man's earnings advance the cause of righteousness. The evil man squanders his on sin. [Proverbs 10:16](#)
21. No church ever has a money problem, only a faithfulness problem. [Brian Kluth, pastor, generosity speaker and author](#)
22. When you give to God, you discover that God gives to you.
23. Give to God what's right – not what's left over.
24. Instead of teaching us how to do more (time management), the Bible calls each of us to do less, and consequently, to receive peace and rest with God (time stewardship). Reversing time-warped living is about restoring our relationship with the Time Giver. ...By doing less, we can have more of God. [Steve Ganger in *Time Warped– First Century Time Stewardship for 21st Century Living*](#)
25. It is required in stewards, that a man be found faithful. [1 Corinthians 4:2](#)
26. There are no pockets in a shroud and no U-hauls behind a hearse.
27. God looks at the heart, not the hand—the giver, not the gift.
28. In the Holy Land are two ancient bodies of water. Both are fed by the Jordan River. In one, fish play and roots find sustenance. In the other, there is no splash of fish, no sound of bird, no leaf around. The difference is not in the Jordan, for it empties into both, but in the Sea of Galilee: for every drop taken in one goes out. It gives and lives. The other gives nothing. And it is called the Dead Sea. [William Sloane Coffin, former pastor at Riverside Church, New York City](#)
29. Seek joy in what you give, not in what you get.
30. Charity begins at home and generally dies from lack of outdoor exercise.
31. Do not give, as many rich men do, like a hen that lays her eggs ... and then cackles. [Henry Ward Beecher \(1813-87\), American abolitionist and clergyman](#)
32. One of the reasons churches in North America have trouble guiding people about money is that the church's economy is built on consumerism. If churches see themselves as suppliers of religious goods and services and their congregants as consumers, then offerings are 'payment.' [Doug Pagitt, author in the Emerging Church movement and pastor](#)
33. Choose rather to want less, than to have more. [Thomas à Kempis \(ca. 1380-1471\), priest, monk and writer \(*The Imitation of Christ*\)](#)
34. You can give without loving. But you cannot love without giving. [Amy Carmichael \(1867-1951\), missionary to India](#)
35. Two things ruin a church—loose living and tight giving.
36. Give naught, get same. Give much, get same. [Malcolm Forbes \(1919-90\), American publisher](#)
37. You have not lived until you have done something for someone who can never repay you. [John Bunyan \(1628-88\), English Puritan writer and preacher](#)
38. Christian stewards seek the heart of God in faithfully, joyfully and gratefully managing all the gifts God has given.

39. We are modeled after God—in God's image. This means that God's ways of relating to the creation is a design for our roles of relating to the Earth and its systems. *Luke Gasho in Creation Care: Keepers of the Earth*
40. Time is a gift. God gives time to us with certain expectations of how we'll use it. However, our free will allows us to do whatever we want with it—good or bad. We can cherish our time, but we can also neglect it. We can hoard our time, but we can also share it. We can invest our time, but we can also squander it... *Steve Ganger in Time Warped—First Century Time Stewardship for 21st Century Living*
41. My take on tithing in America is that it's a middle-class way of robbing God. Tithing to the church and spending the rest on your family is not a Christian goal. It's a diversion. The real issue is: How shall we use God's trust fund—namely, all we have—for His glory? In a world with so much misery, what lifestyle should we call our people to live? What example are we setting? *John Piper (1946-), pastor, theologian and author*
42. We make a living by what we get; we make a life by what we give. *Winston Churchill (1874-1965), British wartime prime minister and statesman*
43. I was once young and now I am old, but not once have I been witness to God's failure to supply my need when first I had given for the furtherance of His work. He has never failed in His promise, so I cannot fail in my service to Him. *William Carey (1761-1834), Baptist missionary to India*
44. We should travel light and live simply. Our enemy is not possessions, but excess. *John Stott (1921-) Anglican clergyman and leader of the worldwide evangelical movement*
45. No one has ever become poor by giving. *Anne Frank (1929-45), Jewish Dutch diarist during Nazi occupation*
46. The principal hindrance to the advancement of the kingdom of God is greed... It seems that when the back of greed is broken, the human spirit soars into regions of unselfishness. I believe that it is safe to say there can be no continuous revival without 'hilarious' giving. And I fear no contradiction: wherever there is 'hilarious' giving there will soon be revival! *O.S. Hawkins, U.S. Baptist pastor*
47. Dearest Lord, teach me to be generous; teach me to serve you as you deserve; to give and not to count the cost. *Ignatius of Loyola (1491-1556), Jesuit founder*
48. If it is more blessed to give than to receive, then most of us are content to let the other fellow have the greater blessing. *Shailer Matthews (1863-1941), American theologian*
49. I cannot think of a better definition of Christianity than that: give, give, give. *James I. McCord (1919-90) former president, Princeton Theological Seminary*
50. The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord. *James L. Kraft (1874-1953), Kraft-Phoenix Cheese Corp. chairman*
51. Generosity is to materialism what kryptonite is to Superman. *Lloyd Shadrach, pastor and author*
52. Gratitude makes everyday sacred. Expressing our gratitude is a gift to the giver. Gratitude for small things makes every day a gift. *Sue Bender, author of Plain and Simple and Everyday Sacred*
53. In this covenant (Genesis 9:9-11—after the flood), God made a commitment not to destroy the Earth. Because of our love for God and our desire to be the image of God, a reciprocal covenant from us is an important act. Lovingly caring and nurturing health within all of God's creation is an outstanding act of stewardship. *Luke Gasho in Creation Care: Keepers of the Earth.*
54. Think of giving not as a duty but as a privilege. *John D. Rockefeller, Jr. (1874-1960), American industrialist and philanthropist*
55. Generosity during life is a very different thing from generosity in the hour of death; one proceeds from genuine liberality and benevolence, the other from pride or fear. *Horace Mann (1796-1859), American educator and politician*

56. ... at their best, Christians think of stewardship as “one for me” and “one for God” (or perhaps “nine for me” and “one for God”). ...some formula is used to derive a proportional divvying up of the loot. This must be contrasted with ... the torrent of biblical teaching which teaches that to accept Christ’s lordship is to lose final proprietary claim on anything one possesses. *Janet and Philip Jamieson in Ministry and Money*
57. Giving is true loving. *Charles Haddon Spurgeon (1834-92), English Baptist preacher*
58. There cannot be a surer rule, nor a stronger exhortation to the observance of it, than when we are taught that all the endowments which we possess are divine deposits entrusted to us for the very purpose of being distributed for the good of our neighbor. *John Calvin (1509-64), French theologian and reformer*
59. Giving is more than a responsibility—it is a privilege; more than an act of obedience—it is evidence of our faith.—*William Arthur Ward (1921-94), American educator*
60. Seventy years are given to us! Some may even reach eighty. But even the best of these years are filled with pain and trouble; soon they disappear, and we are gone. Teach us to make the most of our time so that we may grow in wisdom. *Prayer of Moses: Psalm 90: 10, 12 (New Living Translation)*
61. An authentic stewardship message requires that spiritual motivation be basic to financial giving. An Episcopal priest said it this way: *We are talking about your relationship with God. Before we even mention the word money, we are going to talk about what it means to know you have life as a gift. What does it mean to know that everything you have is a gift? What does it mean to know that the whole world is a gift of a gracious God? So I'm aggressive about that as a way of saying, 'Do you know what I'm talking about? I'm not just asking you to give money. I'm talking about your spiritual life, which is what my job is.' So that's how I deal with asking people for money.* *Dean Hoge, Patrick McNamara, Charles Zech in Plain Talk about Churches and Money*
62. If there be any truer measure of a man than by what he does, it must be by what he gives. *Robert South (1634-1716), English clergyman*
63. Even if I give the whole of my worth to Him, He will find a way to give back to me much more than I gave. *Charles Haddon Spurgeon (1834-92), English Baptist preacher*
64. All you have shall someday be given: Therefore give now, that the season of giving may be yours and not your inheritors’. *Kahlil Gibran (1883–1931), Lebanese poet and artist*
65. The measure of a life is not its duration, but its donation. *Peter Marshall (1902-49), former U.S. Senate chaplain*
66. If I cannot give bountifully, yet will I give freely. *Arthur Warwick*
67. It’s not how much we give but how much love we put into giving. *Mother Teresa (1910-97), Catholic missionary to India*
68. What the Bible says is really true—it’s better to give than to receive.” *Ted Turner (1938-), media mogul and philanthropist*
69. (Simplicity) is a call given to every Christian. (It is) profoundl rooted in the biblical tradition, and most perfectly exemplified in the life of Jesus Christ. In one form or another, all the devotional masters have stressed its essential nature. It is a natural and necessary outflow of the Good News of the Gospel having taken root in our lives. *Richard J. Foster in Freedom of Simplicity*
70. Empty pockets never held anyone back. It’s only empty hearts that do it. *Norman Vincent Peale*
71. Watch lest prosperity destroy generosity. *Henry Ward Beecher (1813-87), American abolitionist and clergyman*
72. If you haven’t got any charity in your heart, you have the worst kind of heart trouble. *Bob Hope (1903-2003), American comedian*

73. When I die, if I leave behind me ten pounds ... you and all mankind [may] bear witness against me, that I have lived and died a thief and a robber. **John Wesley (1703-91), English evangelist and founder of Methodism**
74. He that gives all, though but little, gives much; because God looks not to the quantity of the gift, but to the quality of the givers. **Francis Quarles (1592-1644), author**
75. Seen on a billboard: A lot of people are willing to give God the credit, but not too many are willing to give God the cash.
76. One of the incredible truths about gratitude is that it is impossible to feel both the positive emotion of thankfulness and a negative emotion... Gratitude births only positive feeling—love, compassion, joy and hope... As we get older, we get schooled in our mistakes and learn to focus on what's not right, what is lacking, missing, inadequate, and painful. That's why gratitude is so powerful. It helps us to return to our natural state of joyfulness where we notice what's right ... Gratitude reminds us to be like plants, which turn toward, not away, from the light. **MJ Ryan in *Attitudes of Gratitude***
77. I have held many things in my hands, and I have lost them all. But whatever I have placed in God's hands, that I still possess. **Martin Luther (1483-1546), German reformer and theologian**
78. We are rich only through what we give: and poor only through what we refuse and keep. **Anne Swetchine (1782-1857), Russian-French writer**
79. Remember: The most important things in life aren't things and the best things in life are always free.
80. Be charitable before wealth makes thee covetous. **Sir Thomas Browne (1605-82), English writer**
81. The Bible offers great guidance and calls us to use our gifts and abilities in the whole of our life—not just on Sunday. It is time to use our talents to give All for One—All for God—All the time. **Bob Lichy in *Talent Show Your faith in full color***
82. In spite of the teaching of many Christians, there is no New Testament equivalent of the Old Testament's mandatory tithe...Throughout the New Testament, one can find examples of the principle that the motivations of the giver are as important, if not more so, than the gift itself. **Janet and Philip Jamieson in *Ministry and Money***
83. Charity gives itself rich; covetousness hoards itself poor. **German Proverb**
84. God has given us two hands--one to receive with and the other to give with. We are not cisterns made for hoarding; we are channels made for sharing. **Billy Graham**
85. The most important aspect of tithing and stewardship is not the raising of money for the church, but the development of devoted Christians. **Fred M. Wood**
86. You can't take it with you, but you can send it on ahead. **Anonymous**
87. There are many hearing me who now know well that they are not Christians because they do not love to give. To give largely and liberally, not grudging at all, requires a new heart. **Robert Murray McCheyne (1813-43), Scottish pastor**
88. Jesus was radical in his teaching about what is needed to maintain life. He repeatedly called for a simplification in lifestyle that is not driven by materialism. When the disciples responded to Christ's call to follow, they abandoned everything (Luke 5:11). **Luke Gasho in *Creation Care: Keepers of the Earth***
89. When it comes to giving until it hurts, most people have a very low threshold of pain. **Anonymous**
90. Seek joy in what you give, not in what you get. **Anonymous**
91. Let him who exhorts others to give, give himself. **Latin Proverb**
92. What I spent is gone. What I kept I lost. But what I gave will be mine forever. **Tombstone Epitaph**

93. Nothing that you have not given away will ever be really yours. [Sinclair Lewis \(1885-1951\), American novelist and playwright](#)
94. I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditures excludes them.” [C.S. Lewis \(1898-1963\), English author and scholar](#)
95. To give without any reward, or any notice, has a special quality of its own. [Anne Morrow Lindbergh \(1906-2001\), American aviatrix and writer](#)
96. If it is more blessed to give than to receive, then most of us are content to let the other fellow have the greater blessing. [Shailer Matthews \(1863-1941\), American theologian](#)
97. The worship offering [is] a pure gift to God in thankfulness for what we have already received. It should therefore be an exciting and major part of the (worship) service. [Lynn A. Miller, author](#)
98. Give what you have. To someone it may be better than you dare to think. [Henry Wadsworth Longfellow \(1807-82\), American writer and poet](#)
99. Giving is more than a responsibility—it is a privilege; more than an act of obedience—it is evidence of our faith. [William Arthur Ward \(1921-94\), American educator](#)
100. In the total expanse of human life there is not a single square inch of which the Christ, who alone is sovereign, does not declare, ‘That is mine!’ [Abraham Kuyper \(1837-1920\), Dutch statesman, theologian and journalist](#)
101. Live like a shepherd, not like a wolf. Remember, recycling is an act of worship! [Christians for Environmental Stewardship](#)
102. The Gospel’s message is built on...the upside down kingdom. So much of what Jesus said, who he was, and what he did was completely antithetical to earthly expectations of more. Jesus was the Lord of less. [Steve Ganger in *Time Warped – First Century Time Stewardship for 21st Century Living*](#)
103. It is an anomaly of modern life that many find giving to be a burden. Such persons have omitted a preliminary giving. If one first gives himself to the Lord, all other giving is easy. [John S. Bonnell \(1893-1992\), pastor and author](#)
104. God formed and created. God’s spirit moved across the face of the Earth. God breathed and gave life. God walked and talked with Adam and Eve in the Garden of Eden. This was spiritual relationship at its best. May we seek the same. [Luke Gasho in *Creation Care: Keepers of the Earth*](#)
105. (For Jacques Ellul), the hesitation to openly discuss money in the West is actually a type of piety...what underlies the “social error” (of bringing it up with guests) is not a lack of manners but actually a display of impious speech. To speak openly of money is to make common the holy. When in the presence of one’s god, proper deference and silence should be maintained. In this way, the power of money reveals itself as the object of improper worship. It desires its followers to acknowledge its power in divine terms. [Janet and Philip Jamieson in *Ministry and Money*](#)
106. What is amazing about the teachings on tithing in the Old Testament is not that God demands a tithe but that God does not demand it *all* back, since it all belongs to God. Behold the graciousness and generosity of God, who wants people to be able to have life, and live it to the full. Not, however, at the expense of forgetting to whom it all belongs. [Ben Witherington III in *Jesus and Money*](#)
107. Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own, you were bought at a price. Therefore honor God with your body. [1 Corinthians 6:19-20](#)
108. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything, and may provide in abundance for every good work. [2 Corinthians 9:8](#)