The OER materials for our quantitative literacy course take a different direction than most of the QL texts currently available. We focus on modeling, making significant use of spreadsheets. In our personal finance section, students explore the mathematics of savings and debt situations by using spreadsheets to set up savings plan and amortization schedules, and then to make modifications to them, such as adding an extra payment annually. Our open source materials include text, homework problems, Excel activities, and instructor resources. (Received September 20, 2016)