SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 2)*

Expensify, Inc.

(Name of Issuer)

Class A Common Stock, par value $0.0001 per share

(Title of Class of Securities)

(CUSIP Number)

09/23/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)
- ☐ Rule 13d-1(c)
- ☑ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Octopus Head, Inc.
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3	Sec Use Only
4	Citizenship or Place of Organization SEYCHELLES

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 5,400,000.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 5,400,000.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 5,400,000.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 6.8 %
12		Type of Reporting Person (See Instructions) CO

Comment for Type of Reporting Person: Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares.

SCHEDULE 13G

CUSIP No.

1		Names of Reporting Persons 415 Foundation
2		Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3		Sec Use Only
4		Citizenship or Place of Organization PANAMA
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 5,400,000.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 5,400,000.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person

	5,400,000.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	☐
11	Percent of class represented by amount in row (9)	6.8 %
12	Type of Reporting Person (See Instructions)	OO

Comment for Type of Reporting Person: Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares.

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons	Witold Stankiewicz
2	Check the appropriate box if a member of a Group (see instructions)	☐ (a) ☐ (b)
3	Sec Use Only	
4	Citizenship or Place of Organization	POLAND
Number of Shares Beneficially Owned by Each Reporting Person With:	5 Sole Voting Power	0.00
	6 Shared Voting Power	5,400,000.00
	7 Sole Dispositive Power	0.00
	8 Shared Dispositive Power	5,400,000.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person	5,400,000.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	☐
11	Percent of class represented by amount in row (9)	6.8 %
12	Type of Reporting Person (See Instructions)	IN

Comment for Type of Reporting Person: Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share

voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares.

SCHEDULE 13G

Item 1.

(a) Name of issuer:

Expensify, Inc.

(b) Address of issuer's principal executive offices:

88 KEARNY ST, STE 1600, SAN FRANCISCO, CA, 94108

Item 2.

(a) Name of person filing:

This Statement on Schedule 13G is filed by Octopus Head, Inc., 415 Foundation and Witold Stankiewicz

(b) Address or principal business office or, if none, residence:

PH Panamera Residences, Apt 2806, Calle 47 Este, Bella Vista, Panama City, Panama

(c) Citizenship:

Octopus Head, Inc. is a Seychelles corporation. 415 Foundation is a Panama foundation. Witold Stankiewicz is a citizen of Poland.

(d) Title of class of securities:

Class A Common Stock, par value $0.0001 per share

(e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

(f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

(g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);

(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J),
please specify the type of institution:

(k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) Amount beneficially owned:

5,400,000 Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares.

(b) Percent of class:

6.8% Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares. %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

0

(ii) Shared power to vote or to direct the vote:

Octopus Head, Inc.: 5,400,000 415 Foundation: 5,400,000 Witold Stankiewicz: 5,400,000 Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares.

(iii) Sole power to dispose or to direct the disposition of:

0

(iv) Shared power to dispose or to direct the disposition of:

Octopus Head, Inc.: 5,400,000 415 Foundation: 5,400,000 Witold Stankiewicz: 5,400,000 Octopus Head, Inc. is the beneficial owner of 5,400,000 shares of the Issuer's Class A Common Stock. 415 Foundation is the sole stockholder of Octopus Head, Inc., and in such capacity may be deemed to share voting and dispositive power over such shares. Witold Stankiewicz is the sole director of Octopus Head, Inc. and the controlling person of 415 Foundation, and in such capacity may be deemed to share voting and dispositive power over such shares.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Octopus Head, Inc.

Signature: /s/ Witold Stankiewicz
Name/Title: Director
Date: 11/10/2026

415 Foundation

Signature: /s/ Witold Stankiewicz
Name/Title: Protector
Date: 11/10/2026

Witold Stankiewicz

Signature: /s/ Witold Stankiewicz
Name/Title: Individual
Date: 11/10/2026