

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
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1. Name and Address of Reporting Person* <u>Muralidharan Anuradha</u>			2. Date of Event Requiring Statement (Month/Day/Year) 11/09/2021		3. Issuer Name and Ticker or Trading Symbol <u>Expensify, Inc. [EXFY]</u>	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Chief Operating Officer			5. If Amendment, Date of Original Filed (Month/Day/Year)
C/O EXPENSIFY, INC. 401 SW 5TH AVE						
(Street) PORTLAND OR 97204						6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
(City) (State) (Zip)						

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Class A Common Stock	76,800	D	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
LT10 Common Stock	(1)	(1)	Class A Common Stock	102,140	(1)	I	See note ⁽²⁾
LT50 Common Stock	(3)	(3)	Class A Common Stock	89,850	(3)	I	See note ⁽²⁾
Stock Option	(4)	03/15/2031	Class A Common Stock	31,370	7.21	D	
Stock Option	(5)	10/12/2031	Class A Common Stock	6,880	12.97	D	
Restricted Stock Units	(6)	12/15/2029	Class A Common Stock	101,390	(7)	D	
Restricted Stock Units	(6)	12/15/2029	LT50 Common Stock	101,390	(8)	D	

Explanation of Responses:

- The LT10 Common Stock is convertible into the Issuer's Class A Common Stock on a one-to-one basis only upon, and generally cannot be transferred without, satisfaction of certain notice and other requirements, including a notice period of 10 months. The LT10 Common Stock will automatically convert into shares of the Issuer's Class A Common Stock on a one-to-one basis at such time as all of the then-outstanding shares of LT10 and LT50 Common Stock represent, in the aggregate, less than 2% of all then-outstanding shares of common stock.
- Deposited into the Expensify Voting Trust (the "Voting Trust"). The Reporting Person retains investment control and dispositive power over the shares deposited into the Voting Trust.
- The LT50 Common Stock is convertible into the Issuer's Class A Common Stock on a one-to-one basis only upon, and generally cannot be transferred without, satisfaction of certain notice and other requirements, including a notice period of 50 months. The LT50 Common Stock will automatically convert into shares of the Issuer's Class A Common Stock on a one-to-one basis at such time as all of the then-outstanding shares of LT10 and LT50 Common Stock represent, in the aggregate, less than 2% of all then-outstanding shares of common stock.
- Reflects remaining portion of the stock option that originally vested in 48 equal monthly installments beginning on April 1, 2021.
- The stock option vests in 48 equal monthly installments beginning on September 16, 2021.
- The restricted stock units vest 12.5% on September 15, 2022 and 1/32nd each quarter thereafter, on December 15th, March 15th, June 15th and September 15th.
- Each restricted stock unit represents the contingent right to receive one share of Class A common stock.
- Each restricted stock unit represents the contingent right to receive one share of LT50 common stock.

Remarks:

Exhibit 24 - Power of Attorney

/s/ Ryan Schaffer, as attorney-in-fact

11/09/2021

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

LIMITED POWER OF ATTORNEY
For Filings under Section 16 of the Securities Exchange Act of 1934
(Expensify, Inc.)

The undersigned hereby constitutes and appoints David Michael Barrett, Chief Executive Officer of Expensify, Inc. (the "Company") and Ryan Schi

- (1) execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of the Company, Forms 3, 4 and
 - (2) do and perform any and all acts for and on behalf of the undersigned that may be necessary or desirable to complete and execute any su
 - (3) take any other action solely in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in
- The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever
This Limited Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4 and 5 with

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney this 5th day of November 2021.

/s/ Anuradha Muralidharan
Name: Anuradha Muralidharan