

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Alvarez Divo Carlos Eduardo</u>			2. Issuer Name and Ticker or Trading Symbol <u>Expensify, Inc. [EXFY]</u>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>03/13/2026</u>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
C/O EXPENSIFY, INC. 88 KEARNY ST, STE 1600			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street) SAN FRANCISCO CA 94108			(City)			(State)		
(City)			(State)			(Zip)		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	03/13/2026		A		59,500 ⁽¹⁾	A	\$0.82	304,280	D	
Class A Common Stock	03/13/2026		A		16,359 ⁽²⁾	A	\$0	320,639	D	
Class A Common Stock	03/15/2026		M		2,467	A	⁽³⁾	323,106	D	
Class A Common Stock	03/17/2026		S		6,230 ⁽⁴⁾	D	\$0.76 ⁽⁵⁾	316,876	D	
Class A Common Stock	03/20/2026		A		33,633 ⁽⁶⁾	A	\$0	350,509	D	
Class A Common Stock	03/24/2026		S		1,699 ⁽⁷⁾	D	\$0.84 ⁽⁸⁾	348,810	D	
Class A Common Stock	03/30/2026		S		12,451 ⁽⁹⁾	D	\$0.81 ⁽¹⁰⁾	336,359	D	

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Restricted Stock Units	⁽³⁾	03/15/2026		M		2,467		⁽¹¹⁾	12/15/2029	Class A Common Stock	2,467	\$0	34,545	D	
Restricted Stock Units	⁽¹²⁾	03/15/2026		M		2,467		⁽¹¹⁾	12/15/2029	LT50 Common Stock	2,467	\$0	34,545	D	
LT50 Common Stock	⁽¹²⁾⁽¹³⁾	03/15/2026		M		2,467		⁽¹³⁾	⁽¹³⁾	Class A Common Stock	2,467	\$0	166,567	I	See note ⁽¹⁴⁾

Explanation of Responses:

- Shares purchased pursuant to the Expensify, Inc. 2021 Stock Purchase and Matching Plan ("SPMP").
- Shares granted as matched shares pursuant to the SPMP.
- Each Restricted Stock Unit ("RSU") represents the contingent right to receive one share of Class A common stock. This transaction represents the settlement of vested RSUs in shares of Class A Common Stock.
- Represents the Reporting Person's pro rata portion of the total shares sold on the transaction date to cover taxes for shares granted as matched shares under the SPMP for certain employees of the Issuer.
- The price reported in Column 4 is a weighted average price of all shares sold on the transaction date by the Issuer's broker to cover taxes for shares granted as matched shares under the SPMP for certain employees of the Issuer. These shares were sold in multiple transactions at prices ranging from \$0.74 to \$0.78, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.
- Shares awarded under the SPMP.
- Represents the Reporting Person's pro rata portion of the total shares sold on the transaction date to cover taxes upon the vesting of RSUs for certain employees of the Issuer.
- The price reported in Column 4 is a weighted average price of all shares sold on the transaction date by the Issuer's broker to cover taxes upon the vesting of RSUs for certain employees of the Issuer. These shares were sold in multiple transactions at prices ranging from \$0.82 to \$0.86, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.
- Represents the Reporting Person's pro rata portion of the total shares sold on the transaction date to cover taxes for shares awarded under the SPMP for certain employees of the Issuer.
- The price reported in Column 4 is a weighted average price of all shares sold on the transaction date by the Issuer's broker to cover taxes for shares awarded under the SPMP for certain employees of the Issuer. These shares were sold in multiple transactions at prices ranging from \$0.79 to \$0.83, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Issuer.

