SEC Form 4

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL	
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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

☐ 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*

McLaughlin Steven J.

(Last) (First) (Middle)

6619 S DIXIE HIGHWAY, #314

(Street)

MIAMI BEACH FL 33143

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading Symbol

Expensify, Inc. [EXFY]

Foreign Trading Symbol

3. Date of Earliest Transaction (Month/Day/Year)

11/16/2026

4. If Amendment, Date of Original Filed (Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer (Check all applicable)

☐ Director ☑ 10% Owner

☐ Officer (give title below) ☐ Other (specify below)

6. Individual or Joint/Group Filing (Check Applicable Line)

☐ Form filed by One Reporting Person

☑ Form filed by More than One Reporting Person

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	11/16/2026		S		128,366	D	$1.73[1]	11,157,265	I	By Trust[2]
Class A Common Stock	11/17/2026		S		178,281	D	$1.66[3]	10,978,984	I	By Trust[2]
Class A Common Stock	11/18/2026		S		160,160	D	$1.62[4]	10,818,824	I	By Trust[2]
Class A Common Stock								1,783,610	I	By EXP 2020 SPV LP[5]

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	Amount or Number of Shares				

1. Name and Address of Reporting Person*

McLaughlin Steven J.

(Last) (First) (Middle)

6619 S DIXIE HIGHWAY, #314

(Street)

MIAMI BEACH FL 33143

(City) (State) (Zip)

1. Name and Address of Reporting Person*

Steven J. McLaughlin Revocable Trust

(Last) (First) (Middle)

6619 S DIXIE HIGHWAY, #314

(Street)

MIAMI BEACH | FL | 33143

(City) | (State) | (Zip)

1. Name and Address of Reporting Person*

EXP 2020 SPV LP

(Last) | (First) | (Middle)

6619 S DIXIE HIGHWAY, #314

(Street)

MIAMI BEACH | FL | Miami Beac

(City) | (State) | (Zip)

1. Name and Address of Reporting Person*

SF Roofdeck GP LLC

(Last) | (First) | (Middle)

6619 S DIXIE HIGHWAY, #314

(Street)

MIAMI BEACH | FL | 33143

(City) | (State) | (Zip)

Explanation of Responses:

1. The price reported in Column 4 is a weighted average price. These securities were sold in multiple transactions at prices ranging from $1.69 to $1.81 inclusive. The Reporting Persons undertake 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 securities sold at each separate price within the range set forth in this footnote.

2. Shares are directly held by the Steven J. McLaughlin Revocable Trust (the "Trust"), of which Steven J. McLaughlin is the sole trustee. Mr. McLaughlin disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein.

3. The price reported in Column 4 is a weighted average price. These securities were sold in multiple transactions at prices ranging from $1.62 to $1.73 inclusive. The Reporting Persons undertake 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 securities sold at each separate price within the range set forth in this footnote.

4. The price reported in Column 4 is a weighted average price. These securities were sold in multiple transactions at prices ranging from $1.59 to $1.69 inclusive. The Reporting Persons undertake 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 securities sold at each separate price within the range set forth in this footnote.

5. Shares are directly held by EXP 2020 SPV LP ("EXP"). SF Roofdeck GP LLC ("Roofdeck") is the general partner of EXP. Roofdeck is wholly owned by the Trust, of which Steven J. McLaughlin is the sole trustee. Each of the Reporting Persons disclaims beneficial ownership of these securities except to the extent of his or its respective pecuniary interest therein.

/s/ Steven J. McLaughlin	11/18/2026
Steve J. McLaughlin Revocable Trust, By /s/ Steven J. McLaughlin, Authorized Signatory	11/18/2026
EXP 2020 SPV LP, By /s/ Steven J. McLaughlin, Authorized Signatory	11/18/2026
SF Roofdeck GP LLC, By /s/ Steven J. McLaughlin, Authorized Signatory	11/18/2026
** 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 4 (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.