

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* <u>McLaughlin Steven J.</u> (Last) (First) (Middle) 6619 S DIXIE HIGHWAY, #314 (Street) MIAMI BEACH FL 33143 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Expensify, Inc. [EXFY]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) 03/03/2026	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	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

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	03/03/2026		P		500,000	A	\$0.97 ⁽¹⁾	10,439,949	I	See Footnote ⁽²⁾
Class A Common Stock	03/04/2026		P		327,144	A	\$1.024 ⁽³⁾	10,767,093	I	See Footnote ⁽²⁾
Class A Common Stock	03/06/2026		P		480,389	A	\$0.961 ⁽⁴⁾	11,247,482	I	See Footnote ⁽²⁾
Class A Common Stock	03/09/2026		P		455,911	A	\$0.949 ⁽⁵⁾	11,703,393	I	See Footnote ⁽²⁾
Class A Common Stock	03/11/2026		P		500,000	A	\$0.84 ⁽⁶⁾	12,203,393	I	See Footnote ⁽²⁾
Class A Common Stock								1,783,610	I	See Footnote ⁽⁷⁾

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					

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)
1521 ALTON RD. #345

(Street)
MIAMI BEACH FL 33139

(City) (State) (Zip)

1. Name and Address of Reporting Person*

EXP 2020 SPV LP

(Last) (First) (Middle)
1521 ALTON RD. #345

(Street)
MIAMI BEACH FL 33139

(City) (State) (Zip)

1. Name and Address of Reporting Person*

SF Roofdeck GP LLC

(Last) (First) (Middle)
1521 ALTON RD., #345

(Street)
MIAMI BEACH FL 33139

(City) (State) (Zip)

Explanation of Responses:

1. Weighted average purchase price for shares of Class A Common Stock purchased. Actual purchase price for shares purchased ranged from \$0.93 to \$1.00, inclusive. The Reporting Persons undertake to provide the Issuer, any security holder of the Issuer or the staff of the Securities and Exchange Commission full information regarding the number of shares purchased at each separate price within the ranges set forth footnotes (1), (3), (4), (5) and (6) to this Form 4.
2. These shares are owned directly by the Steven J. McLaughlin Revocable Trust (the "Trust"), of which Steven J. McLaughlin is the sole trustee.
3. Weighted average purchase price for shares of Class A Common Stock purchased. Actual purchase price for shares purchased ranged from \$1.005 to \$1.045, inclusive.
4. Weighted average purchase price for shares of Class A Common Stock purchased. Actual purchase price for shares purchased ranged from \$0.94 to \$0.98, inclusive.
5. Weighted average purchase price for shares of Class A Common Stock purchased. Actual purchase price for shares purchased ranged from \$0.917 to \$0.990, inclusive.
6. Weighted average purchase price for shares of Class A Common Stock purchased. Actual purchase price for shares purchased ranged from \$0.822 to \$0.910, inclusive.
7. These shares are owned directly by EXP 2020 SPV LP ("EXP"). SF Roofdeck GP LLC ("Roofdeck") serves as the general partner of EXP. Roofdeck is wholly owned by 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.

/s/ Steven J. McLaughlin 03/18/2026

Steve J. McLaughlin
Revocable Trust, By: /s/ 03/18/2026
Steven J. McLaughlin,

Authorized Signatory.
EXP 2020 SPV LP By: /s/
Steven J. McLaughlin, 03/18/2026
Authorized Signatory.

SF Roofdeck GP LLC, By: /s/
Steven J. McLaughlin, 03/18/2026
Authorized Signatory.

** 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.