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EXPENSIFY, INC.

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EXP 2020 SPV LP

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 11/12/26 for the Period Ending 11/09/26

Address	88 KEARNY ST STE 1600 SAN FRANCISCO, CA, 94108
Telephone	(520) 271-0858
CIK	0001476840
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SIC Code	7372 - Services-Prepackaged Software
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Sector	Technology
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FORM 4

☐ 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 that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

STATEMENT OF CHANGES IN 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

1. Name and Address of Reporting Person *	2. Issuer Name **and** Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)
McLaughlin Steven J.	**Expensify, Inc. [EXFY]**	____ Director __**X**__ 10% Owner
(Last) (First) (Middle)	3. Date of Earliest Transaction (MM/DD/YYYY)	____ Officer (give title below) _____ Other (specify below)
6619 S DIXIE HIGHWAY, #345	**11/9/2026**	
(Street)	4. If Amendment, Date Original Filed (MM/DD/YYYY)	6. Individual or Joint/Group Filing (Check Applicable Line)
MIAMI BEACH FLORIDA 33143		___ Form filed by One Reporting Person
(City) (State) (Zip/Postal Code)		_ **X** _ Form filed by More than One Reporting Person
UNITED STATES		
(Country)		

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

1.Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. 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	**11/9/2026**		**P**		**181,553**	**D**	**$1.853** (1)	**12,021,840**	**I**	**See footnote** (2)
Class A Common Stock	**11/10/2026**		**P**		**196,809**	**D**	**$1.693** (3)	**11,825,031**	**I**	**See footnote** (2)
Class A Common Stock	**11/11/2026**		**P**		**179,186**	**D**	**$1.781** (4)	**11,645,845**	**I**	**See footnote** (2)
Class A Common Stock								**1,783,610**	**I**	**See footnote** (5)

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

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. 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		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 of Derivative Security: 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				

Explanation of Responses:

(1) Weighted average price for shares of Class A Common Stock sold. Actual price for shares sold ranged from $1.785 to $1.90, 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 sold at each separate price within the ranges set forth footnotes (1), (3), and (4) 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 price for shares of Class A Common Stock sold. Actual price for shares sold ranged from $1.655 to $1.81, inclusive.

(4) Weighted average price for shares of Class A Common Stock sold. Actual price for shares sold ranged from $1.71 to $1.81, inclusive.

(5) 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.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
McLaughlin Steven J. **6619 S DIXIE HIGHWAY, #345** **MIAMI BEACH** **FLORIDA** **33143** **UNITED STATES**		**X**		
Steven J. McLaughlin Revocable Trust **6619 S DIXIE HIGHWAY, #345** **MIAMI BEACH** **FLORIDA** **33143** **UNITED STATES**		**X**		
EXP 2020 SPV LP **6619 S DIXIE HIGHWAY, #345** **MIAMI BEACH** **FLORIDA** **33143** **UNITED STATES**		**X**		
SF Roofdeck GP LLC **6619 S DIXIE HIGHWAY, #345** **MIAMI BEACH** **FLORIDA** **33143** **UNITED STATES**		**X**		

Signatures

/s/ Steven J. McLaughlin	**11/12/2026**
******Signature of Reporting Person	Date
Steve J. McLaughlin Revocable Trust, By: /s/ Steven J. McLaughlin, Authorized Signatory	**11/12/2026**
******Signature of Reporting Person	Date
EXP 2020 SPV LP By: /s/ Steven J. McLaughlin, Authorized Signatory	**11/12/2026**
******Signature of Reporting Person	Date
SF Roofdeck GP LLC, By: /s/ Steven J. McLaughlin, Authorized Signatory	**11/12/2026**
******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 control number.

* Form 4: SEC 1474 (03-26).