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

SCHEDULE 13G
Under the Securities Exchange Act of 1934
(Amendment No. 2)

Expensify, Inc.
(Name of Issuer)

Class A Common Stock, \$0.0001 par value per share
(Title of Class of Securities)

30219Q106
(CUSIP Number)

November 8, 2023
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

1.	Name of Reporting Person. Steven J. McLaughlin	
2.	Check the Appropriate Box if a Member of a Group (See Instructions) (a) <input type="checkbox"/> (b) <input type="checkbox"/>	
3.	SEC Use Only	
4.	Citizenship or Place of Organization Florida, United States	
Number of Shares Beneficially by Owned by Each Reporting Person With:	5.	Sole Voting Power 9,892,832
	6.	Shared Voting Power 0
	7.	Sole Dispositive Power 9,892,832
	8.	Shared Dispositive Power 0
9.	Aggregate Amount Beneficially Owned by Each Reporting Person 9,892,832	
10.	Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)	
11.	Percent of Class Represented by Amount in Row (9) 14.3% (1)	
12.	Type of Reporting Person (See Instructions) IN	

(1) Based on 69,194,671 shares of the Issuer's Class A Common Stock outstanding as of November 3, 2023, as reported on Issuer's Form 10-Q for the quarterly period ended September 30, 2023.

Item 1.

(a) Name of Issuer:

Expensify, Inc.

(b) Address of Issuer's Principal Executive Offices:

**401 SW 5th Avenue
Portland, OR 97204**

Item 2.

(a) Name of Person Filing:

Steven J. McLaughlin

(b) Address of Principal Business Office or, if none, Residence:

**1521 Alton Road, #345
Miami Beach, FL 33139**

(c) Citizenship:

United States

(d) Title of Class of Securities:

Class A Common Stock, \$0.0001 par value per share

(e) CUSIP Number: **30219Q106**

Item 3. If this statement is filed pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

Not applicable.

Item 4. Ownership.

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount beneficially owned: **9,892,832**

(b) Percent of class: **14.3% based on 69,194,671 shares of the Issuer's Class A Common Stock outstanding as of November 3, 2023, as reported on Issuer's Form 10-Q for the quarterly period ended September 30, 2023.**

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote	9,892,832
(ii) Shared power to vote or to direct the vote	0
(iii) Sole power to dispose or to direct the disposition of	9,892,832
(iv) Shared power to dispose or to direct the disposition of	0

Item 5. Ownership of Five Percent or Less of a Class.

Not applicable.

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Not applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person.

Not applicable.

Item 8. Identification and Classification of Members of the Group.

Not applicable.

Item 9. Notice of Dissolution of Group.

Not applicable.

Item 10. Certifications.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

November 13, 2023

Date

/S/ Steven J. McLaughlin

Steven J. McLaughlin