**My spendthrift in-laws are draining my savings and sanity**

Dear Troubleshooter:

I’m a company employee in my 30s. I married my wife more than 10 years ago. We live with my wife’s parents at her childhood home, which was rebuilt to make space for us.

To pay for the renovations, I sought to take a loan in my own name. But on the advice of the bank, I ended up adopting my wife’s family surname to take out the loan, with my father-in law as the guarantor.

As a family living under one roof, we agreed that loan payments would come out of my income, while my in-laws would cover the food and other expenses.

Flash forward to a few years later. I got a call from the bank, which said that I was behind on loan payments. I questioned my wife, who manages our household’s finances. It turns out she has been dipping into our savings to cover her mother’s frivolous spending habits, as well as the family’s food and other expenses.

My wife’s older sister is another spendthrift, who has been living under the same roof with us since her divorce. My sister in-law receives money from my mother-in-law, who borrows money from my wife, which all comes out of my pocket.

I keep telling my wife this arrangement is not normal. My wife turns the tables and says that I need to be nicer to her family.

This is money that I want to put toward our children’s education. My mother-in-law and sister-in-law are incapable of keeping track of their own finances — it drives me crazy, especially when these irresponsible in-laws take it upon themselves to discipline my own kids.

—J.

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