```
WITH first payments AS
  (SELECT user_id,DATE_TRUNC('day', MIN (transaction_datetime)) first_payment_date
  FROM skyeng_db.payments
 WHERE status_name ='success'
  GROUP BY user_id
  ORDER BY 1),
all_dates AS
  (SELECT DISTINCT DATE_TRUNC ('day', class_start_datetime) dt
 FROM skyeng_db.classes
 WHERE DATE_TRUNC('year', class_start_datetime) = '2016-01-01'
   ),
all_dates_by_user AS
 ( SELECT fp.user_id, ad.dt
 FROM first payments fp JOIN all dates ad ON ad.dt>=fp.first payment date
  ORDER BY 1,2
 ),
payments_by_dates AS
  (SELECT user_id, DATE_TRUNC ('day', transaction_datetime) payment_date, SUM (classes)
transaction_balance_change
 FROM skyeng_db.payments
 WHERE status_name = 'success'
 GROUP BY (user_id, DATE_TRUNC ('day', transaction_datetime))
  ORDER BY (user_id, DATE_TRUNC ('day', transaction_datetime))
 ),
payments_by_dates_1 AS
  (SELECT db 1.user id, db 1.dt, (CASE WHEN transaction balance change IS NOT NULL THEN
transaction_balance_change ELSE 0 END) transaction_balance_change
 FROM all_dates_by_user db_1
      LEFT JOIN payments_by_dates db_2 ON db_1.user_id=db_2.user_id AND
db_1.dt=db_2.payment_date
 ),
payments_by_dates_cumsum AS
  (SELECT user_id, dt, transaction_balance_change,
```

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SUM(transaction balance change) OVER (PARTITION BY user id ORDER BY dt )
transaction_balance_change_cs
  FROM payments_by_dates_1
 ),
classes_by_dates AS
    (SELECT user_id, DATE_TRUNC('day', class_start_datetime) class_date, COUNT (id_class)*-1 classes
    FROM skyeng_db.classes
    WHERE class_type != 'trial'
        AND class status IN ('success', 'failed by student')
    GROUP BY (user_id, DATE_TRUNC('day', class_start_datetime))
   ),
classes by dates 1 AS
  (SELECT db_1.user_id, db_1.dt, (CASE WHEN classes IS NOT NULL THEN classes ELSE 0 END) classes
  FROM all_dates_by_user db_1
      LEFT JOIN classes_by_dates cb ON db_1.user_id=cb.user_id AND db_1.dt=cb.class_date
 ),
classes_by_dates_cumsum AS
  (SELECT user_id, dt, classes,
      SUM(classes) OVER (PARTITION BY user_id ORDER BY dt ) classes_cs
  FROM classes_by_dates_1
 ),
balances AS
  ( SELECT pdcs.user_id, pdcs.dt, pdcs.transaction_balance_change,
pdcs.transaction_balance_change_cs,
     cdcs.classes, cdcs.classes_cs, cdcs.classes_cs + pdcs.transaction_balance_change_cs balance
  FROM payments_by_dates_cumsum pdcs JOIN classes_by_dates_cumsum cdcs ON pdcs.user_id =
cdcs.user_id AND pdcs.dt = cdcs.dt
 )
SELECT *
FROM balances
ORDER BY 1, 2
LIMIT 1000
```