



HOW TO CALCULATE YOUR AQUATIC TARGET HEART RATE

1. $220 - \text{your age} = \text{Maximum Heart Rate}$
2. $\text{Max HR} \times 60\% = \text{Lower End for the Target Heart Rate (for land activities)}$
3. $\text{Max HR} \times 85\% = \text{Higher End for the Target Heart Rate (for land activities)}$

NOW...

4. Take the heart rates you calculated in Step 2 and Step 3 and subtracted 10% from both:
 - Lower land target HR * 90% = Lower End for the water Target Heart Rate (*i.e. for water activities*)
 - Higher land target HR * 90% = Higher End for the water Target Heart Rate (*i.e. for water activities*)

EXAMPLE: Person = 20 years of age

1. $220 - 20 = 200$ (Max HR)
2. $200 \times 60\% = 120$ (Lower Target HR - land)
3. $200 \times 85\% = 170$ (Higher Target HR - land)
4. $120 \times 90\% = 108$ (Lower Target HR - water)
5. $170 \times 90\% = 153$ (Higher Target HR - water)

