Train Smarter, Not Harder: Your One-Page Target Heart Rate Guide

Why It Matters: Understanding your target heart rate (HR) zones helps you:

Burn fat more effectively

Improve heart and lung fitness

Stay safe during exercise

Avoid overtraining

Build a younger, stronger heart

Step 1: Estimate Your Max Heart Rate (HRmax) 220 – Your Age = HRmax

Example: 60 years old = 220 - 60 = 160 bpm

Step 2: Understand the 5 Training Zones

Zone	% HRmax	Purpose	RPE	Breathing	Talk Test
Very Light	50 - 60%	Warm-up, Recovery	9 - 10	Easy, calm	Full sentences
Light	60 - 70%	Fat Burning, Endurance, CV Fitness	10 - 11	Deeper, steady	Comfortable conversation
Moderate	70 - 80%	Stamina, Aerobic Endurance	12 - 13	Faster, but controlled	Short phrases
Hard	80 - 90%	Speed, Power, HIIT	14 - 16	Heavy, rapid	Few words only
Very Hard	90 - 100%	Max Effort, Sprints, Bursts	17 - 19	Very heavy, breathless	Very difficult to talk

Step 3: Choose the Best Tool for You

Heart Rate Monitor: Wearable device that gives accurate bpm readings

Borg RPE Scale: Rate your perceived effort from 6 (very easy) to 20 (max effort)

Talk Test: Gauge your ability to speak while exercising

Breathing Pattern: Notice how your breath changes as you push harder

Step 4: Write It Down or Print It Out Use your calculator results to create a personal HR zone chart:

Paste into your phone

Print and tape it near your workout space

Keep it in your fitness journal or planner

Final Tip: This isn't about beating a stopwatch or someone else. It's about improving **yourself** each week. Stay consistent, trust your body, and celebrate progress—no matter how small.

You don't need high-tech gear to train like a pro. You just need to know your zone.

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