In my opinion, I work best with just style tiles. I have used both methods in the past and mocking up a photo shop page of the website has never worked for me. I think as I go and change my mind about things a lot. So, quickly drawing one on paper works best. Most of the time I get to into the Photoshop document and then I want to change something that will totally alter what I had before. It takes so much extra time and it unnecessary. However, I love style tiles and I think they can be very helpful. In the past I have made 5-6 before finally choosing one. Here, I chose the color scheme because I would like to have a black or grey pattern as my background. Black is easier on the eyes when looking at websites and more modern and appealing. Also, the colors that go along with the black-grey are colors that fit my personality. The font also plays along with the girly-modern style I am going for.