First, crop your image using the crop tool.
Set it to 4 in. x 6 in. (or vice-verse for horizontal images) x 72 ppi

Color design should use ADJUSTMENT LAYERS.
Go to the Layers Palette and ask for a new POSTERIZE or HUE/SATURATION layer.
You can also find this in the LAYER menu under New Adjustment Layer…

For the tetradic (below) create 4 new shape layers using the square polygon tool (with the shape layers option chosen in the options bar). Change the layer blending mode to COLOR.

For the hand-colored layer (below right), make a copy of the layer (duplicate layer) and go to IMAGE/ADJUST/DESATURATE. Then make a new layer above the layer and change the layer blending mode to COLOR.