

Synopsis: In 1966, Ginger Kelly's pa, Theodore (Teddy) Rothschild, disappeared into a storm and became first a circus then later a rodeo clown, known as Ted Kelly, to work with his wife, Mary Macgregor, and hide from his wealthy past. They had one child, Ginger, who was born in a Kentucky horse pasture and grew up to be a ginger-haired country artist and rodeo star. However, in a deathbed letter to his twin brother in 1987, Ginger finds out from Bradford Starlings, a law student who works for her uncle, that she was left half of the Rothschild's banking empire and polo team otherwise meant for her cousin, Wesley, when she turns 21.

Infuriated that her pa's body was sent to the east coast to be buried in the family plot without asking her, she punches Bradford in the face for taunting her and beats him with his DynaTAC phone. Being pulled off him by the family bodyguard/chauffeur, Jim White, she declines the millions offered to forget she ever heard of the Rothschilds, tells them to have her friend, Bear Foot Rogers, a part Comanche tumbleweed, deliver her camper, horse, and trailer, then rides her Hog from Austin, Texas to bury her pa on her terms.

When she arrives late to the funeral, looking like a greasy biker chick from changing a tire in the hot sun, Ginger rudely chases the others away. Secretly watched by Bradford who was fired, she spreads her pa's rodeo clown costume on the coffin, dumps a bottle of tequila into the grave, then reads her pa's deathbed letter to her, finally letting go to have a gut-wrenching cry. Not wanting to, Bradford finds himself moved. In the letter, her pa asks her to attend the family sponsored alma mater and fulfill a polo team bet of making the shot that wins the Rothschild team their first One Lucky Pony Trophy.

To protect herself, Ginger pretends to be the roughneck hick everyone expects her to be. Only revealing her refined personality to her Aunt Judith who welcomes her. To anger her unfriendly uncle, Edward, and gorgeously-spoiled rotten cousin, Wesley, further, she spits in the ash trays and camps by the fire, burning the lawn furniture. Before Bear Foot arrives, after nearly being arrested thanks to Edward, Ginger makes a deal with the gardener to park her camper and trailer on her half of the cement pond and spread manure under Edward's bedroom window, then swims naked, sings country, and invites her best friend and band member, Bear, to stay to look after her polo ponies, while she kicks some uppity butts.

Having spanked Wesley with a riding crop, who called her ugly and insulted her pa, then acing the college entrance exam, Ginger comes across Bradford on his ten-speed bike. He tries to lose Ginger on her hog, but she tracks him to the polo arena where she borrows a pony from a groom and takes on both teams, taunting them by doing rodeo tricks, then easily scores.

Seeing how talented she is, Bradford has no option but to invite her on the team, seeing she owns half of it. This angers Wesley, who tells him to forget about them. Bradford agrees, he plans to play polo professionally elsewhere. Overhearing this, Ginger agrees if Bradford helps her find fresh ponies.

After Ginger meets the evil Billings family that always win the Lucky Pony, and a run-in with Terry, the son of her pa and uncle's banking and polo nemesis, Ginger finds herself falling for her cousin's boyfriend, Bradford, the captain of the polo team, that still thinks she's just a bike riding, country hick, whose presence has caused the family banking empire to become vulnerable to a ruthless takeover by Billings if she were to sell any of her stock.

So she decides to attend the Polo Ball and ask him to marry her, making a deal with her uncle and cousin to help her get gussied up. If Bradford says no, she'll take their offer and leave. But if he says yes and she does make that shot that wins the Rothschild team their first One Lucky Pony, they have to accept her into the family and let Bradford run her half of the company.

Aunt Judith rips into Edward for taking advantage of his brother's daughter. Meanwhile, Ginger's insecurity of growing up a tomboy to protect her gambling-pa causes an emotional disaster when Wesley has Ginger's hair cut wildly, making Ginger feel vulnerable, hopelessly ugly and want to leave. But when she shows up at the polo ball to say goodbye then leaves, Bradford goes after her on a ten-speed and brings her back by promising a two-step with her. While Bradford watches her reflection, we find that she's had help from the Rothschild employees, Manfred, the butler, and Sara, the cook. She evolves into the beautiful butterfly she's been hiding. They end up dancing to Ginger's song that Bear gave to the band leader and the Rothschild polo team, including Edward and Judith join in a jester of team solidarity. Crushed by this horrid turn of events, Wesley is left to leave the ball and get drunk with Bear by the campfire where she unexpectedly finds him refreshingly funny, before saving her from drowning by the weight of her own fancy dress, and they suddenly fall for each other.

Underneath Ginger's rough exterior Bradford finds a tender, educated, very sensitive pretty young woman, who never had the chance to explore her true self, because of constantly having to look hard to protect her gambling clown pa, since her mother passed away in a tornado that also took their ranch home. Which is why they lived in their rodeo camper.

What Ginger discovers in the process of making the polo team, is an unhappy family entrapped in a vicious century-old feud and banking empire takeover, involving Matthew Billings, her father's longtime polo team nemesis, that makes the mistake of threatening and taking a potshot at her. Through the family trauma, Ginger learns that her father may have sacrificed his rich upbringing by running away to become a clown - a childhood dream - so that the elegantly beautiful, Judith could finally make up her mind on which twin brother she loved.

This left a hole in the hearts of everyone involved because Teddy just disappeared one stormy night until the day before he passed away. Judith has held onto the guilt of making Teddy leave them because of her indecision of which brother she loved. While Edward always thought it was over losing a bet about Judith that Teddy didn't want to win because he wanted to be a clown. But as it turns out, it may have been because of a deadly revenge threat from Billings for knocking him off his horse during a (Flying Teddy) penalty shot that broke his nose. However, Ginger's grandfather always believed his runaway clown son would return some day. So, to Ginger's uncle's and cousin's dismay, left her pa half of everything, throwing a financial burden on Edward, who never got his dream of winning the Rothschild polo team the One Lucky Pony together, because Teddy left before they could finish a winning season.

In the end, after being cruelly knocked off Shitters by Terry Billings, Ginger is helped up by her pa's spirit who lifts into the air, giving her a sign of what to do on the penalty shot. So, she gets to make the final penalty shot to win the Rothschild family their first One Lucky Pony trophy and save the family fortune because of a bet between Edward and Billings, or lose everything, including the love and family she finds. But chooses to be a great teammate first, and pass the ball to Bradford ... after it bounces off the left ear of Terry Billings head while she performs a Flying Teddy.